Erste NetBanking

user manual

for retail clients

September 2014

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1. GENERAL

The Erste NetBanking service allows users to view the balance and transactions per their accounts, pay bills, purchase shares of investment funds and conduct other financial transactions 24 hours a day, every day of the week.

Access to the service is possible from anywhere in the world where Internet access is available (including public places such as hotels, Internet kiosks, etc.). All that is needed is to access the Erste Bank site at: http://www.erstebank.hr.

On that web page you need to choose option „**NetBanking**“ and new window for Erste NetBanking log in will open.

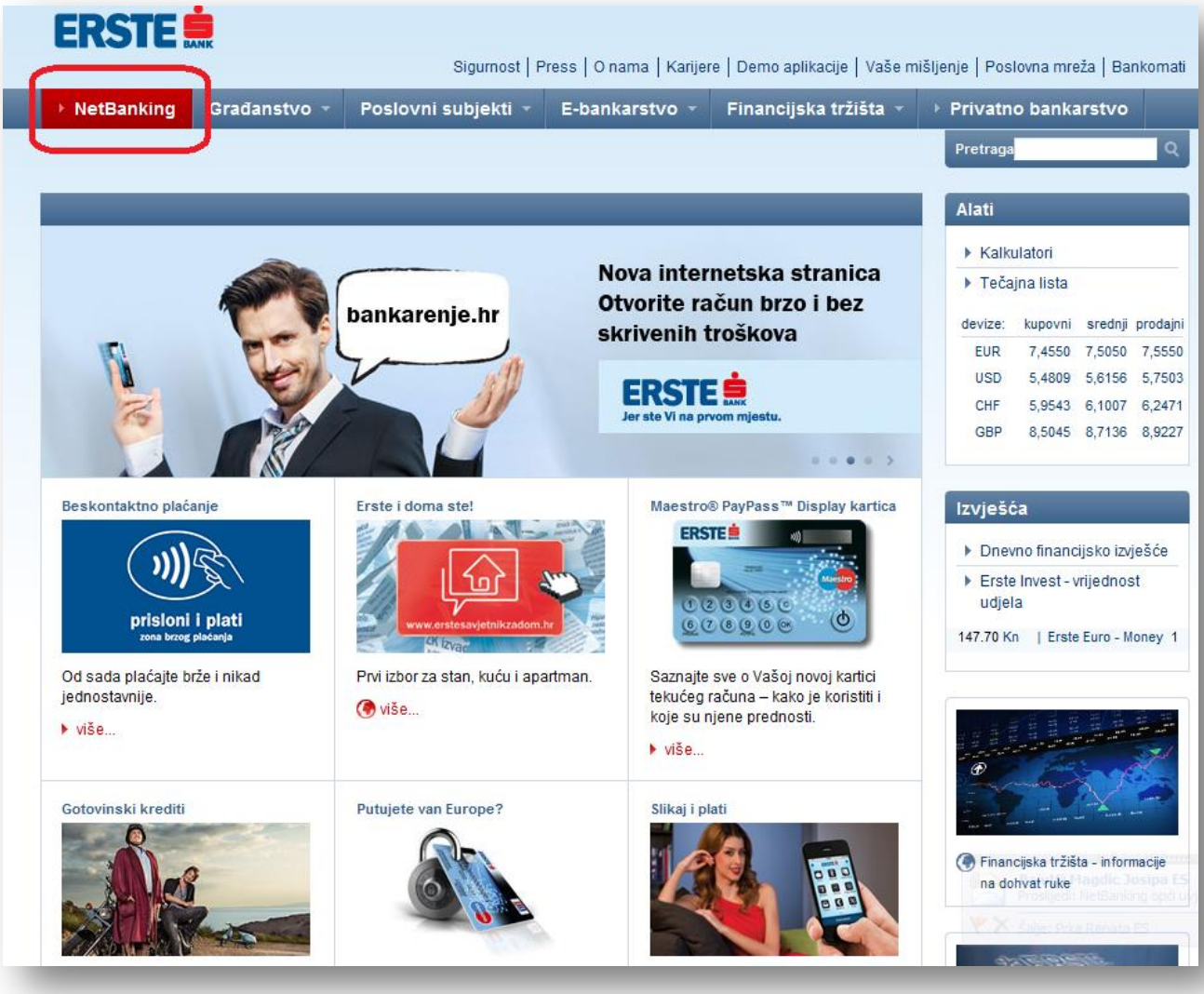


Figure 1. Access to the Erste NetBanking service

2. ERSTE NETBANKING SECURITY

Internet banking brings many conveniences with faster and simpler access to your accounts and financial funds. Beside all conveneinces and easy use that Erste NetBanking service offers, work on Internet needs to be secure.

With that purpose Erste&Steiermärkische Bank takes multiple precaution measures:

- **Server authenticity**
  In order for you as the customer to be sure that you communicate with the Erste NetBanking server, we provided certificate which proves our identity from the VeriSign company, world known Internet authority. You can see the certificate on the Erste NetBanking service home page if you click on VeriSign icon. Server name shown in address line of your Internet browser must be in every moment identical to the one written in certificate - netbanking.erstebank.hr.
- **128-bit SSL encryption**
  All information that you exchange with Erste NetBanking server are protected with 128-bit encryption, the newest encryption technology. Connection between your computer and Erste NetBanking server is established using the Secure Socket Layer.
  Every single data during the communication with the Bank is encrypted (coded or „enciphered“) before it is transferred to the Erste NetBanking server where it is decoded again by the key known only by the Bank. Data sent to you by the Bank is protected in a similar way.
- **User identification**
  By identifying a user, Bank is checking if the person who is logging on to the Erste NetBanking service is real, authorized user, and at the same time user can be sure that nobody else beside him has the access to his accounts and funds. User identification during the log in to the Erste NetBanking service is based on usage of: unique user name and one-time password generated by Erste Maestro Display/Erste Display card or with a serial number of mToken and a one-time password generated by mToken. Safety of the user identification depends on the user, who is not supposed to reveal username, serial number of mToken and one-time password to the third party.
- **Automatic log-out**
  In a case that after the login to the Erste NetBanking you don't use the service more that 30 minutes (if you have something else to do on a different place) , Erste NetBanking will log you out automatically. In order to continue with Erste NetBanking service, you will need to log in again. That way you will prevent unwanted view of your accounts and transactions while you are not by your computer.

  Erste&Steiermärkische Bank recommends to it's clients - users of Erste NetBanking service, with the purpose of their computer protection, mandatory installation of security patches for operation systems and applications, anti-virus program and firewall, which need to be regularly updated.

2.1 Rules for secure Internet usage

- Use appropriate web browser. Recommended web browsers for using Erste Netbanking service are Microsoft Internet Explorer version 9.0 and higher and Mozilla Firefox version 3.0 and higher.
- Avoid Internet program downloads from the unknown sources.
- Don't use your user ceredentials to access other online programs or web pages.
- Remember your username and password. Don't write them down, don't share them with others and don't store them on your computer.
- Don't send confidential information by e-mail or using social networks (e.g. Facebook,Twitter, Linkedin...).
- Don't follow the links within the suspicious e-mails, only enter the wanted address directly to the address window of your Internet browser.
- Ensure the appropriate protection on your computer (installation for security patches, firewalls and anti-virus programs).
- Close your Internet browser after you finish your work on Internet.
- If you have finished with using your computer, don't leave it in a stand-by mode but shut it down.

2.2 FRAUD PREVENTION

- ❒ Check the security of web site that you visit. Sign of the padlock in the lower part of Internet browser proves that web site is protected. If the web page that you visit is on secure server, the address needs to start with "https://" ("s" as "secure"), and not with usual "http://".
- ❒ Don't open e-mail attachments and links from unknown and suspicious senders.
- ❒ When you define password make sure that combination of numbers is not simple and change it regularly.
- ❒ Clean „temporary Internet files“ (cookies & files) regularly.
- ❒ Check that you received e-mail confirmation after every login to the Erste NetBanking service and make setup that sends e-mail confirmation after every transaction.
- ❒ Check the account balance regularly. If you notice any suspicious transaction, report that to the Bank immediatelly.
- ❒ It is highly recommended that during your login to the Erste NetBanking service you don't open other windows and do not start other programs.
- ❒ In a case that during your Erste NetBanking service login or during the browsing through the Erste Bank website a query for personal information entry shows up, or you receive e-mail that requires you to send personal information to the sender, under no circumstances do not reply to such request. Information that are usually asked for in such cases are card number, PIN, username and password which are used for Internet banking login.

  Bank will never ask you such information, so in a case that you receive such e-mail, please notify the Bank immediatelly.
- ❒ If you access the web site for which you think it might be false; for example, Erste Netbanking login page doesn't have certificate that confirms server authenticity, please notify the Bank immediatelly.
- ❒ If you think that Erste NetBanking homepage looks odd, for example there are two fields in which you can enter the one-time password , please notify the Bank immediatelly.
- ❒ If, when applying to Erste NetBanking, an additional authorization is requested by pressing the digit 9 on the card (which is used explicitly when transactions are signed), please notify the Bank immediatelly
- ❒ If you think that anauthorised person knows your password, you can change it within the Erste Netbanking service (more details in chapter 4. Menus – Setup – Password change) or you can block the access to the system. You can ask for service blockage in the Bank's branches or by calling the Contact Center on the phone 072 555 555.
- ❒ In case of any doubt or suspicion please contact our **Contact Center on the phone 072 555 555**.

2.3 HOW TO RECOGNIZE FRAUD

- Suspicious windows in the Internet browser (small windows or adds) by which it is possible to get personal dana. Suspicious windows can be hidden in free files such as screen savers or music programs. Because of that, avoid program download from unknown sources on Internet and update your anti-virus programs on your computer regularly.
- Suspicious e-mail messages with link for the false web sites which look like professional ones, as if they were created by some bank, card company, financial agency or Internet provider company, on which user is required to entry of personal information, code, password, account information, or card number, with explanation that this is required because of alleged data loss or alleged transaction check. Although some of those e-mails / web pages look profesional and seem to be identical to the original ones; by detailed review it is possible to notice badly constructed sentences and non-professional English langauge. **Bank will never ask you such information in e-mail message.**

  Example of false e-mail mesage:

  ----Original Message----
  From: erstebank.hr support [mailto:king@erstebank.hr]
  Sent: Monday, April 26, 2010 4:46 AM
  To: king@erstebank.hr
  Subject: erstebank.hr account notification

  Dear Customer,

  This e-mail was send by erstebank.hr to notify you that we have temporanly prevented access to your account. We have reasons to beleive that your account may have been accessed by someone else. Please run this file and Follow instructions: http://emailsupport.zxq.net/settings.zip
  (C) erstebank.hr

- Suspicious phone calls, in most cases this might be automated voice systems which are presented to the clients as new services or information check up in the name of some financial institution, which ask users their personal information. Bank will never ask you such information over the telephone.

3. LOGIN

User can log in to the Erste NetBanking service using a **Display card or mToken**.

INSTRUCTIONS FOR LOGGING IN USING DISPLAY CARD

1. Click on "Display card."
2. Enter username to the field „Username" on the screen.

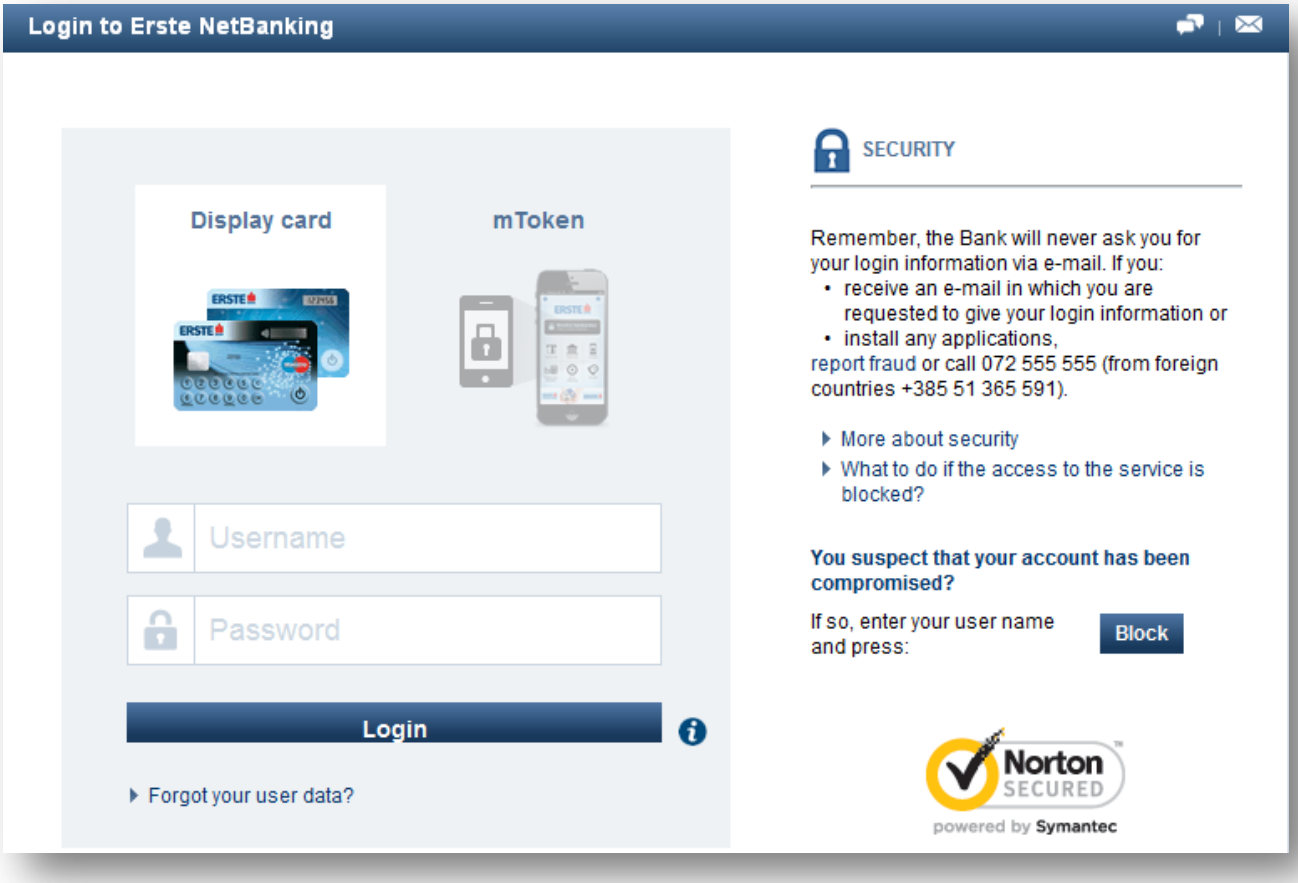

Login to Erste NetBanking
Display card
mToken
Username
Password
Login
Forgot your user data?
SECURITY
Remember, the Bank will never ask you for your login information via e-mail. If you:
• receive an e-mail in which you are requested to give your login information or
• install any applications,
report fraud or call 072 555 555 (from foreign countries +385 51 365 591).
More about security
What to do if the access to the service is blocked?
You suspect that your account has been compromised?
If so, enter your user name and press:
Block
Norton SECURED
powered by Symantec

Figure 2. Login to the Erste NetBanking service using Display card

3. Turn the card on with pressing the key with symbol ⏻.
4. Softly press the digit 6 on the card.
5. After displaying the text „ZP_ _ _ _", enter the four-digits password by easily pressing the digits. In case of an incorrect entry, new entry is enabled by pressing the „C" key. Correct password is confirmed by pressing the "OK" key.
6. Copy the number shown on the Display card to the screen field „Password".
7. Click the button „Login".

Password change

At first login, new screen for password change will be shown. Enter the password which you currently use for Display card to the field "Current password". Choose a new password and enter it twice, and that will be the password you will use in every further login.

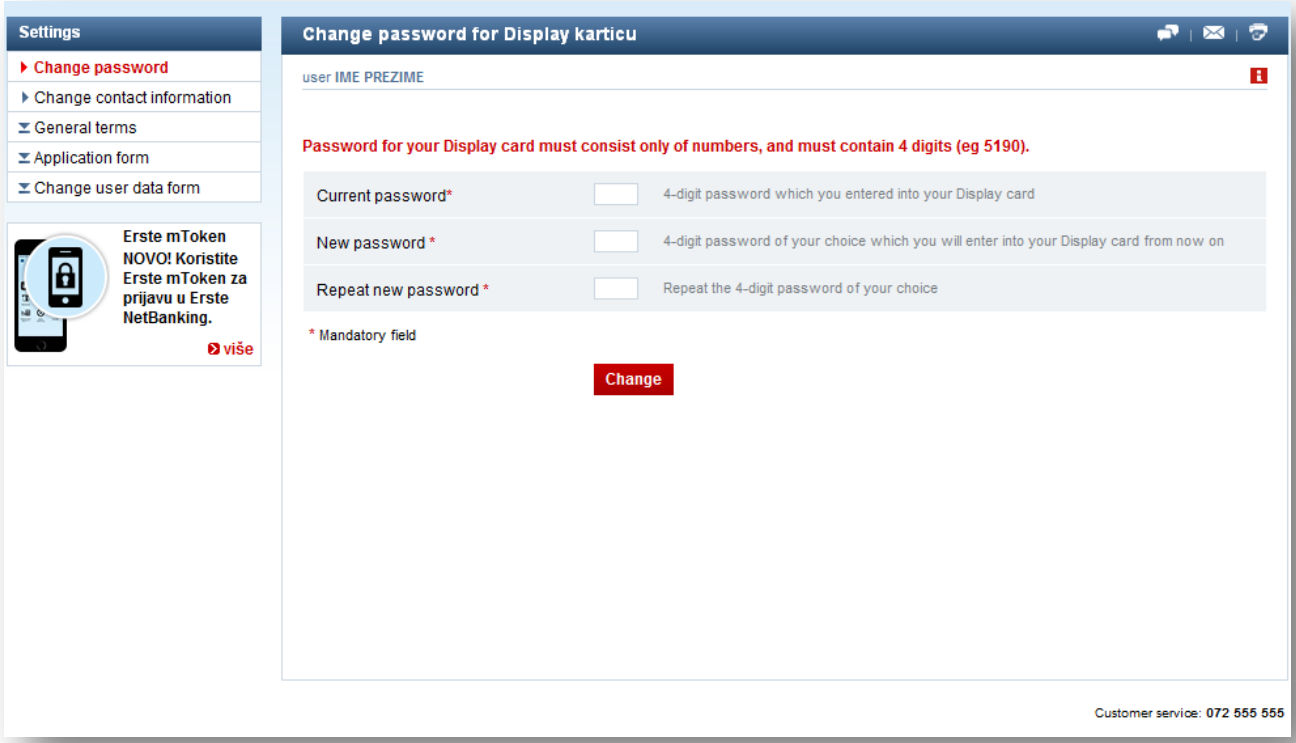

Settings
Change password
Change contact information
General terms
Application form
Change user data form
Erste mToken NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
Change password for Display karticu
user IME PREZIME
Password for your Display card must consist only of numbers, and must contain 4 digits (eg 5190).
Current password*
4-digit password which you entered into your Display card
New password *
4-digit password of your choice which you will enter into your Display card from now on
Repeat new password *
Repeat the 4-digit password of your choice
* Mandatory field
Change
Customer service: 072 555 555

Figure 3. Password change

Every further login with Display card

Procedure at every further login is the same as first login, except that the password which you created at your first login is entered to the card at every further login.

PIN and password for Maestro Display card

You will use two secret numbers with your Maestro Display card:

•PIN for using card at ATMs and points of sale

•password for login to the electronic banking services.

Those two numbers are different and are not related. You can change your PIN on ATM machines, and using electronic banking services you can change your password.

INSTRUCTIONS FOR LOGGING IN USING mToken:

1. Choose „mToken" at the NetBanking login screen
2. Choose mToken in the mBanking application
3. Enter mPIN and click „Login"
4. Choose option „One-time password"

5. Enter the serial number of mToken and one-time password displayed on your mobile device in NetBanking, and after that click „Login“

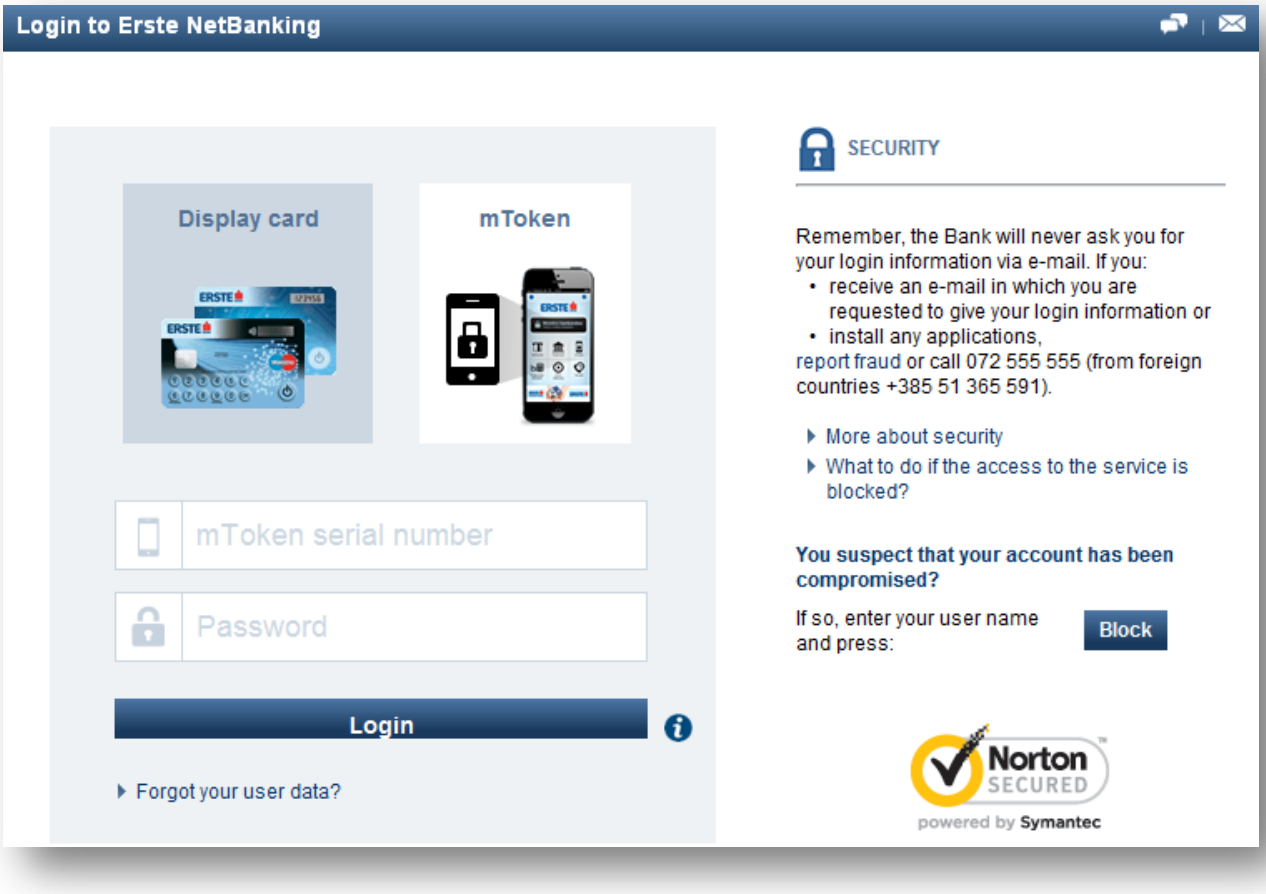

Login to Erste NetBanking
Display card
mToken
mToken serial number
Password
Login
Forgot your user data?
SECURITY
Remember, the Bank will never ask you for your login information via e-mail. If you:
• receive an e-mail in which you are requested to give your login information or
• install any applications,
report fraud or call 072 555 555 (from foreign countries +385 51 365 591).
More about security
What to do if the access to the service is blocked?
You suspect that your account has been compromised?
If so, enter your user name and press:
Block
Norton SECURED
powered by Symantec

Figure 4. Login to the Erste NetBanking service using mToken

Client selection

If the user is using the same username and one-time password **generated by Display card** for service access of more different clients (for himself as retail client and for other corporate clients), a new screen for client selection will be shown after login. If the user is using service only for himself as retail client, new screen is opened with preview of clients personal accounts after login. If the user has both Display card and mToken, and uses mToken to login, the only information shown will be from his personal accounts.

Figure 5. *Client selection*

After every successful login to NetBanking, user receives e-mail with **login confirmation** with a purpose of additional security control.

With purpose of increased security within the NetBanking service there is a control of user activity. If the user logs in to the application but doesn't use it for some time, the application will automatically log out. For further NetBanking service usage the user will need to login again.

The following options are available on the login screen:

❒ **NETBANKING**

- Demo
- Frequently asked questions
- User manual
- Extra information about the service
-

❒ **HELP**

By selecting the "**Help**" option, the "**Frequently asked questions**" screen is displayed. You can find answers to some of the most common questions and ambiguities in the use of NetBanking services here.

In addition to the frequently asked questions, instructions for use of Erste NetBanking are located within this option. Prior to using Erste NetBanking for the first time, every user should read the user manual.

❒ **CONTACT**

By selecting the "**Contact**" option, a form through which you can send a request to the Bank is displayed. In order to send a query, you must fill in the displayed fields and click "**Send**".

❒ **VIEW TRANSACTION STATUS**

You are able to view the status of individual transactions by selecting the "**View transaction status**" option and entering the transaction number and account number of the recipient of the funds.

The transaction number can be found in:

- the confirmation of transaction that is sent to the user by e-mail
- the receipt of transaction screen within the "**View payments**" menu, under the **Payment orders** - "**Completed**" option.

By entering the transaction number and the recipient's account number and selecting "**Check**", the status of the selected transaction is displayed on screen. To check the status of some other transaction you need to select the "**View new status**" option.

To use this option you do not need to be a user of the Erste NetBanking service, or even be logged in to the service. All that is required is to know the transaction number and account number of the recipient of funds.

❒ **TOOLS**

By selecting the "Tools" option, the following options are displayed:

- Exchange rates
- Loan calculator
- Savings calculator
- Erste Invest calculator
- Currency calculator.
- IBAN calculator

❒ **CUSTOMER SUPPORT**

On the login screen, as well as any other screen within the Erste NetBanking application, the customer support number: **072 555 555** (from abroad + 385 51 365 591), is displayed. Customer support, where users can get all information related to Erste NetBanking, is available every day from 0 to 12 a.m. (except holidays).

4. MENUS

All options in NetBanking are divided into six main menus:

1. BALANCE OVERVIEW

Accounts
Deposits and savings
Loans
Credit cards
Investment funds
Pension funds

2. PAYMENTS

New order
- Internal transfer
- National payment
- Purchase and sale of foreign currency
- International payment
- Rijeka City Card

Templates
- Internal transfer
- National payment
- International payment
- Rijeka City Card

E-bills
- Received e-bills
- Open e-bill

Standing orders
- Standing order
- Direct Debit

GSM vouchers
- Purchase of GSM voucher

3. PAYMENTS OVERVIEW

Payment orders
- Announced
- Unsigned
- Completed
- Non completed
- Canceled

International payments
- Announced
- Pending transactions
- Completed
- Non-completed
- Canceled

E-bills
- Pending requests
- Rejected requests
- Opened e-bills
- Paid e-bills

GSM vouchers
- Purchased GSM vouchers

Standing orders
- Standing order
- Direct Debit

4. SAVINGS

Deposits
- Balance of deposits
- Deposit order

Deposit order overview
- Announced
- Completed
- Non-completed
- Canceled

5. FUNDS

Investment funds
- Balance
- General information
- Purchase
- Sale
- Swap
- Non-completed requests

HB fund
- Sale of shares

Pension funds
- Balance
- Value of shares

6. PERSONAL FINANCIAL MAMGEMENT (PFM)

- Overview
- Administration

7. SERVICES

Activation of services
- Erste Fon
- Erste mBanking
- Erste SMS

Cheques
- Order cheques
- Issued cheques
- Used cheques

The active menu is marked with a light blue background, and its options are listed at the left side column. The content of each individual menu and every option within the menu is selected by clicking the menu name or the name of the individual option within the menu.

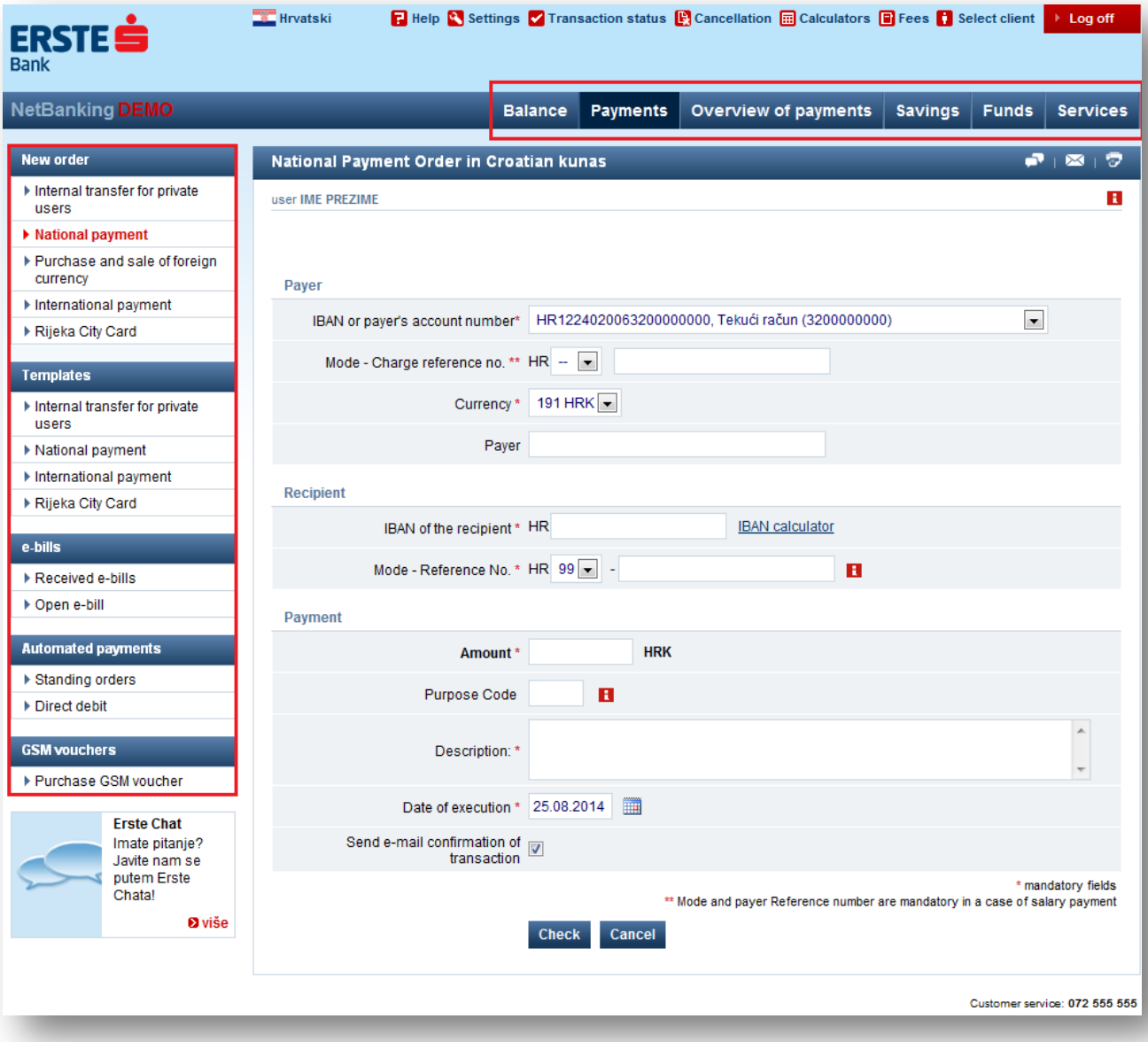


Figure 6. Menus within the Erste NetBanking service

At the top of each screen of Erste NetBanking, an additional menu is available which contains the same options as the login screen, as well as:

❒ SETTINGS

By selecting the "**Settings**" option from the menu at the top of the screen, the user is able to change settings of the Erste NetBanking service.

At the "**Settings**" menu, user can change:

- **Password**

  By selecting the "**Change password**" link, a screen where user can change the current password is displayed. User then needs to enter the current password into the "Password" field, and arbitrary new password in the "New Password" and "Repeat new password" field and then click the "Change" button. The password must consist of strictly 4 numeric characters.

- **Contact information**

  By selecting the "**Change contact information**" link, users can change their contact information.

By changing the e-mail address, the e-mail address will be changed for:

- login receipt e-mails
- receipt of transactions via NetBanking
- statements

If the user wishes to change this information, it is necessary to enter new information and click on "**Check**" to check the validity of entered data, and then "**Confirm**" to save the data.

❒ CANCELLATION

By selecting the "**Cancellation**" option you can send a request for transaction cancellation. It is necessary to fill in the fields with information on the order you wish to cancel and click "**Send**".

This is not an automatic cancellation of orders, but only forwards the request for cancellation to the Bank and the user will subsequently be notified of the result. If the order has not yet been processed it will be cancelled. If the order has already been completed, it cannot be cancelled, but the Bank can make a request for a refund in behalf of the recipient on his request.

❒ CLIENT SELECTION

If a user uses the same username and password **generated by Display card** to access services of several different clients (for themselves as retail client and for other corporate clients), they can log in as another user by selecting the "Select client" option, without re-entering login information.

In addition to the "**Help**" option at the top of the screen, the "**instructions**" option which is located on every screen can assist the user with a brief description of how to use the selected option.

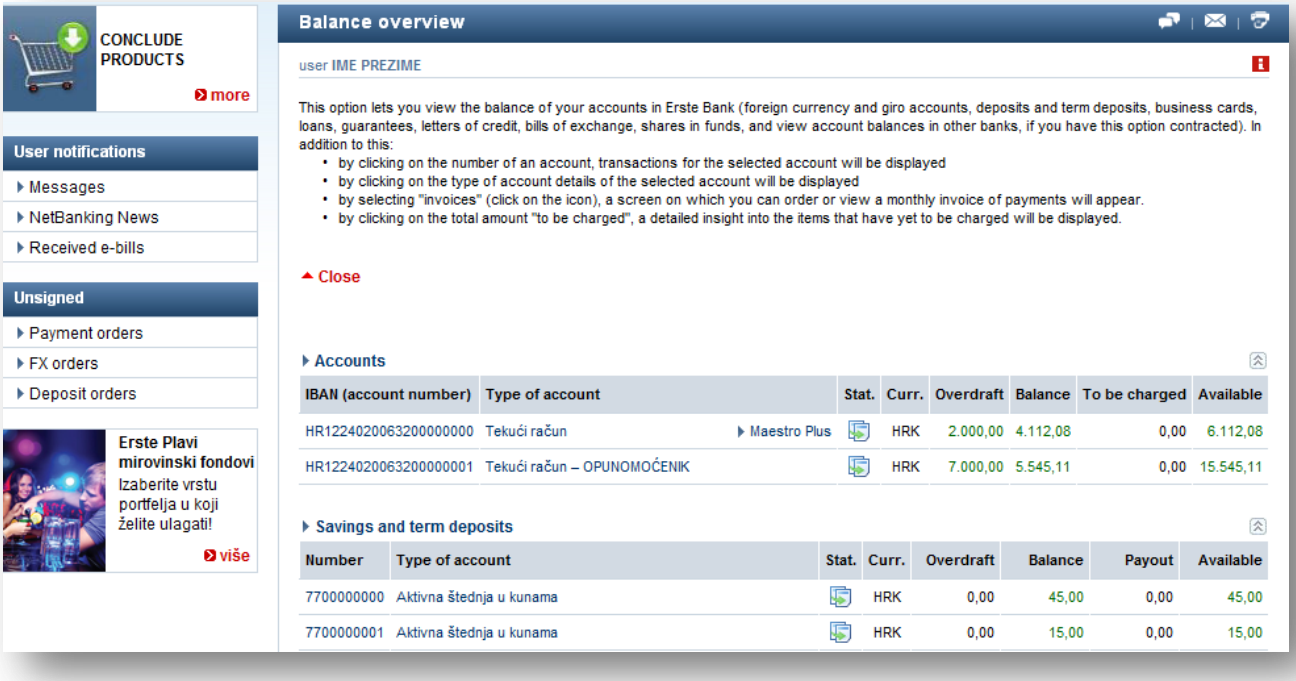

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills
Unsigned
Payment orders
FX orders
Deposit orders
Erste Plavi mirovinski fondovi
Izaberite vrstu portfelja u koji želite ulagati!
više
Balance overview
user IME PREZIME
This option lets you view the balance of your accounts in Erste Bank (foreign currency and giro accounts, deposits and term deposits, business cards, loans, guarantees, letters of credit, bills of exchange, shares in funds, and view account balances in other banks, if you have this option contracted). In addition to this:
by clicking on the number of an account, transactions for the selected account will be displayed
by clicking on the type of account details of the selected account will be displayed
by selecting "invoices" (click on the icon), a screen on which you can order or view a monthly invoice of payments will appear.
by clicking on the total amount "to be charged", a detailed insight into the items that have yet to be charged will be displayed.
Close
Accounts
IBAN (account number) Type of account Stat. Curr. Overdraft Balance To be charged Available
HR1224020063200000000 Tekući račun Maestro Plus HRK 2.000,00 4.112,08 0,00 6.112,08
HR1224020063200000001 Tekući račun – OPUNOMOĆENIK HRK 7.000,00 5.545,11 0,00 15.545,11
Savings and term deposits
Number Type of account Stat. Curr. Overdraft Balance Payout Available
7700000000 Aktivna štednja u kunama HRK 0,00 45,00 0,00 45,00
7700000001 Aktivna štednja u kunama HRK 0,00 15,00 0,00 15,00

Figure 7. Brief description on the screen

Each page can be printed by selecting the "**print**" option.

5. BALANCE OVERVIEW

The "**balance overview**" menu provides an insight into the current state of and transactions to the user's accounts (current, giro, savings account), Maestro Plus service, term deposits, credit cards, loan accounts, investment and pension funds. The overview also includes a display of accounts for which the user has a power of attorney. A short overview of key information from Finance managing is also shown.

As shown in Figure 11. each account (except for pension and investment funds) is displayed with it's account number, description, an icon for ordering statements, currency of the account, overdraft limit, account balance, amount pending to be charged and amount available on the account.

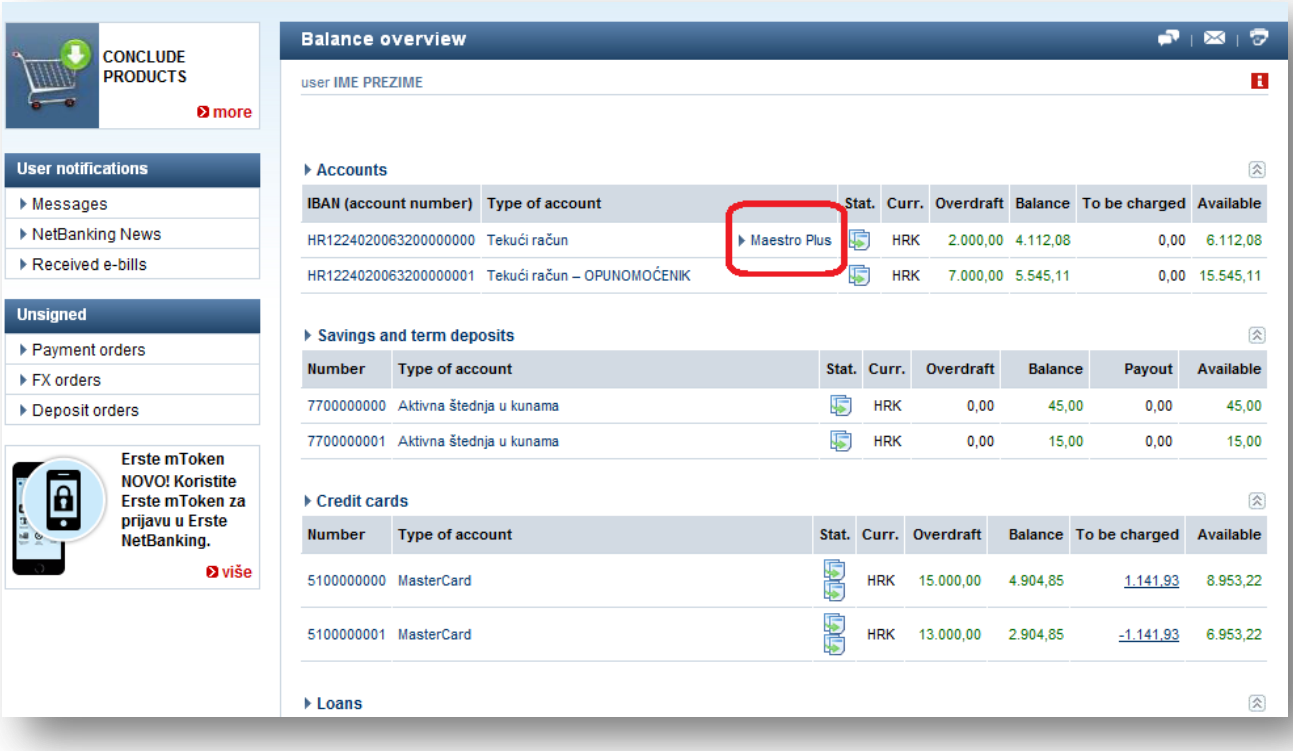

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills
Unsigned
Payment orders
FX orders
Deposit orders
Erste mToken NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
Balance overview
user IME PREZIME
Accounts
IBAN (account number) | Type of account | Stat. | Curr. | Overdraft | Balance | To be charged | Available
HR1224020063200000000 | Tekući račun | Maestro Plus | HRK | 2.000,00 | 4.112,08 | 0,00 | 6.112,08
HR1224020063200000001 | Tekući račun – OPUNOMOĆENIK | HRK | 7.000,00 | 5.545,11 | 0,00 | 15.545,11
Savings and term deposits
Number | Type of account | Stat. | Curr. | Overdraft | Balance | Payout | Available
7700000000 | Aktivna štednja u kunama | HRK | 0,00 | 45,00 | 0,00 | 45,00
7700000001 | Aktivna štednja u kunama | HRK | 0,00 | 15,00 | 0,00 | 15,00
Credit cards
Number | Type of account | Stat. | Curr. | Overdraft | Balance | To be charged | Available
5100000000 | MasterCard | HRK | 15.000,00 | 4.904,85 | 1.141,93 | 8.953,22
5100000001 | MasterCard | HRK | 13.000,00 | 2.904,85 | -1.141,93 | 6.953,22
Loans

Figure 8. Balance overview

By clicking the symbol , you can hide the display of a certain group of accounts. It is also possible to change the layout of the account display by dragging the name of the group. For example you can place the „Savings and depozits“ first and than „Accounts."

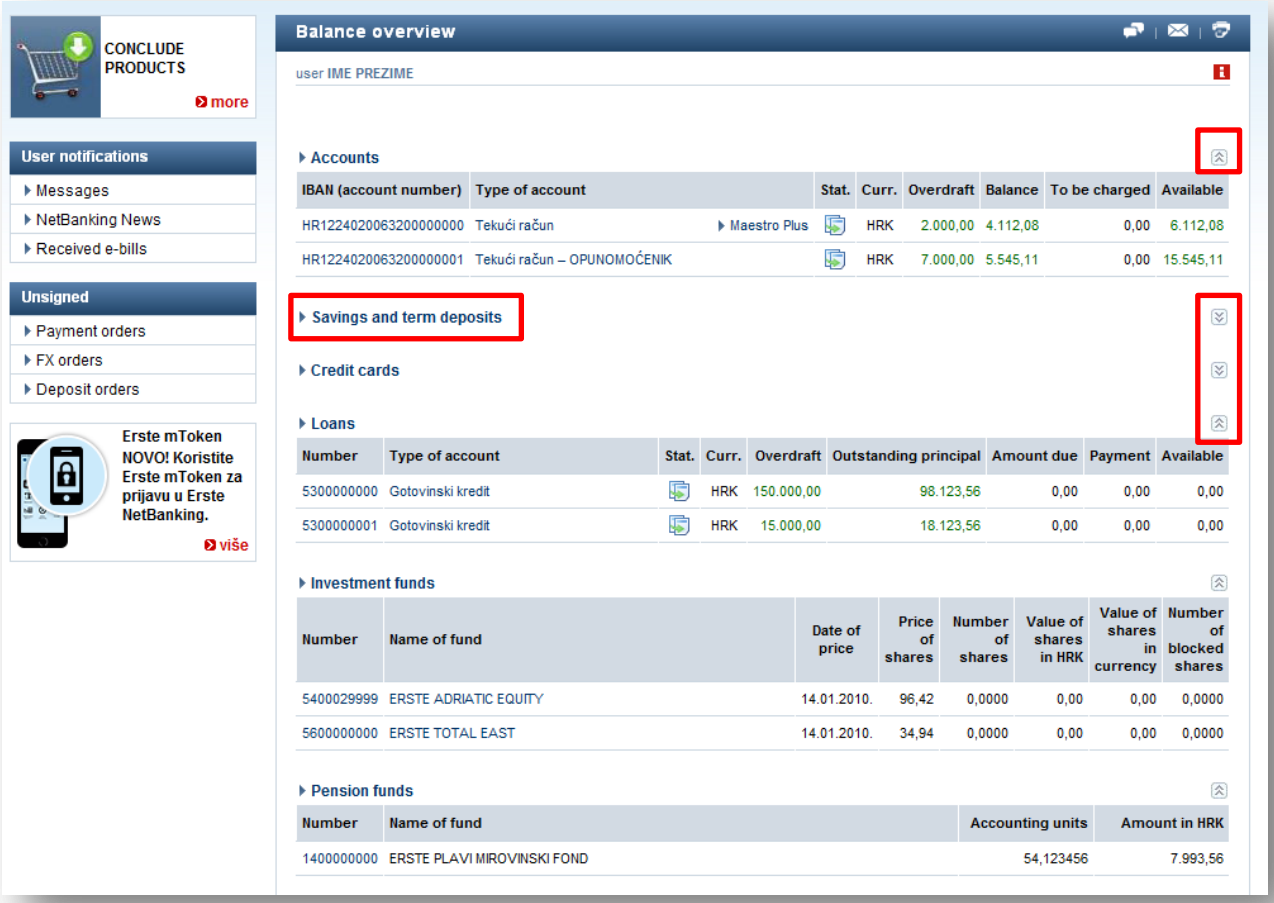

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills
Unsigned
Payment orders
FX orders
Deposit orders
Erste mToken
NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
Balance overview
user IME PREZIME
Accounts
IBAN (account number) Type of account Stat. Curr. Overdraft Balance To be charged Available
HR1224020063200000000 Tekući račun Maestro Plus HRK 2.000,00 4.112,08 0,00 6.112,08
HR1224020063200000001 Tekući račun – OPUNOMOĆENIK HRK 7.000,00 5.545,11 0,00 15.545,11
Savings and term deposits
Credit cards
Loans
Number Type of account Stat. Curr. Overdraft Outstanding principal Amount due Payment Available
5300000000 Gotovinski kredit HRK 150.000,00 98.123,56 0,00 0,00 0,00
5300000001 Gotovinski kredit HRK 15.000,00 18.123,56 0,00 0,00 0,00
Investment funds
Number Name of fund Date of price Price of shares Number of shares Value of shares in HRK Value of shares in currency Number of blocked shares
5400029999 ERSTE ADRIATIC EQUITY 14.01.2010. 96,42 0,0000 0,00 0,00 0,0000
5600000000 ERSTE TOTAL EAST 14.01.2010. 34,94 0,0000 0,00 0,00 0,0000
Pension funds
Number Name of fund Accounting units Amount in HRK
1400000000 ERSTE PLAVI MIROVINSKI FOND 54,123456 7.993,56

Figure 9. Layout and account display change

❒ MAESTRO PLUS

For clients **who are using or who were using** „Maestro Plus“ service, within the „Balance overview“ menu there is a detailed overview of that service (made transactions, charged and pending instalments as well as the information about approved and available limit). For those clients a „Maestro Plus“ link will be shown at the beginning page and with the display of the current account as it is shown on figure 8.

By clicking the link, details are opened which show information about approved instalment limit and available amount, as well as concluded transactions (POS and ATM instalments).

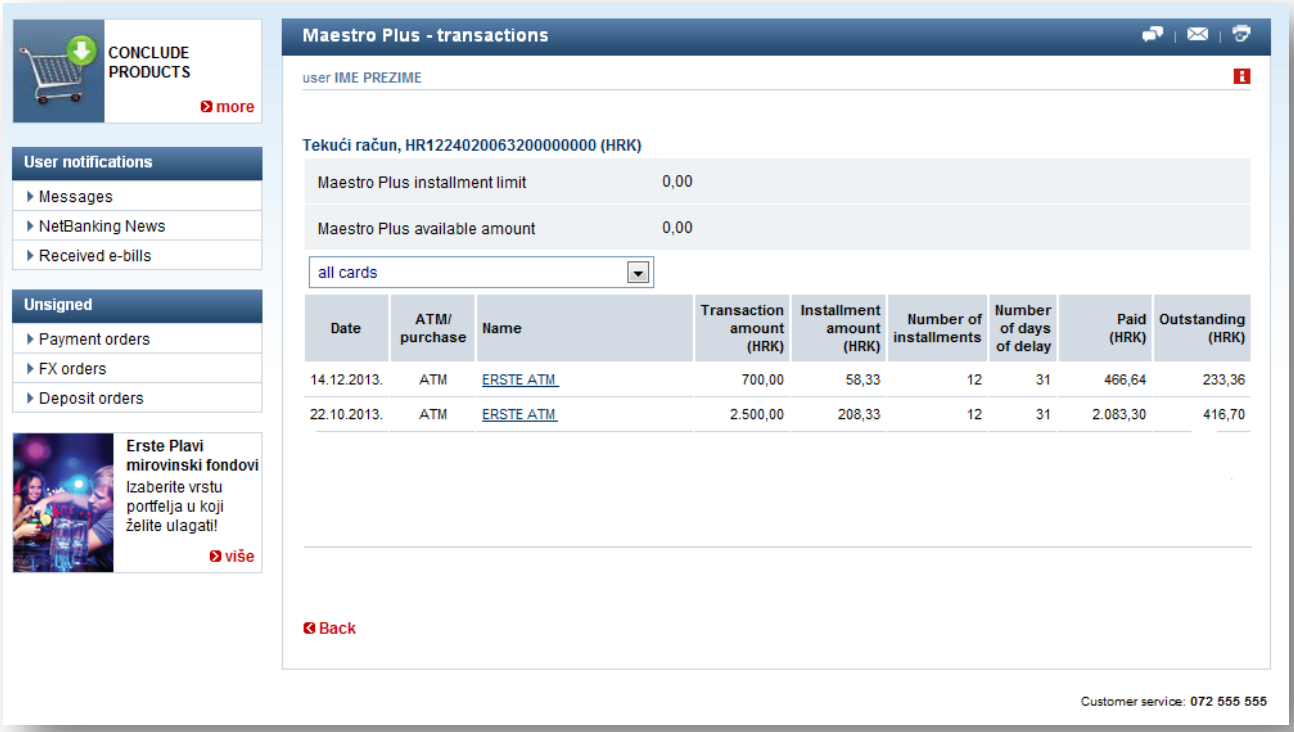

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills
Unsigned
Payment orders
FX orders
Deposit orders
Erste Plavi mirovinski fondovi
Izaberite vrstu portfelja u koji želite ulagati!
više
Maestro Plus - transactions
user IME PREZIME
Tekući račun, HR1224020063200000000 (HRK)
Maestro Plus installment limit 0,00
Maestro Plus available amount 0,00
all cards
Date | ATM/ purchase | Name | Transaction amount (HRK) | Installment amount (HRK) | Number of installments | Number of days of delay | Paid (HRK) | Outstanding (HRK)
14.12.2013. ATM ERSTE ATM 700,00 58,33 12 31 466,64 233,36
22.10.2013. ATM ERSTE ATM 2.500,00 208,33 12 31 2.083,30 416,70
Back
Customer service: 072 555 555

Figure 10. Maestro plus – transactions overview

By clicking the particular transaction, detailed overview of charged and pending instalments is shown.

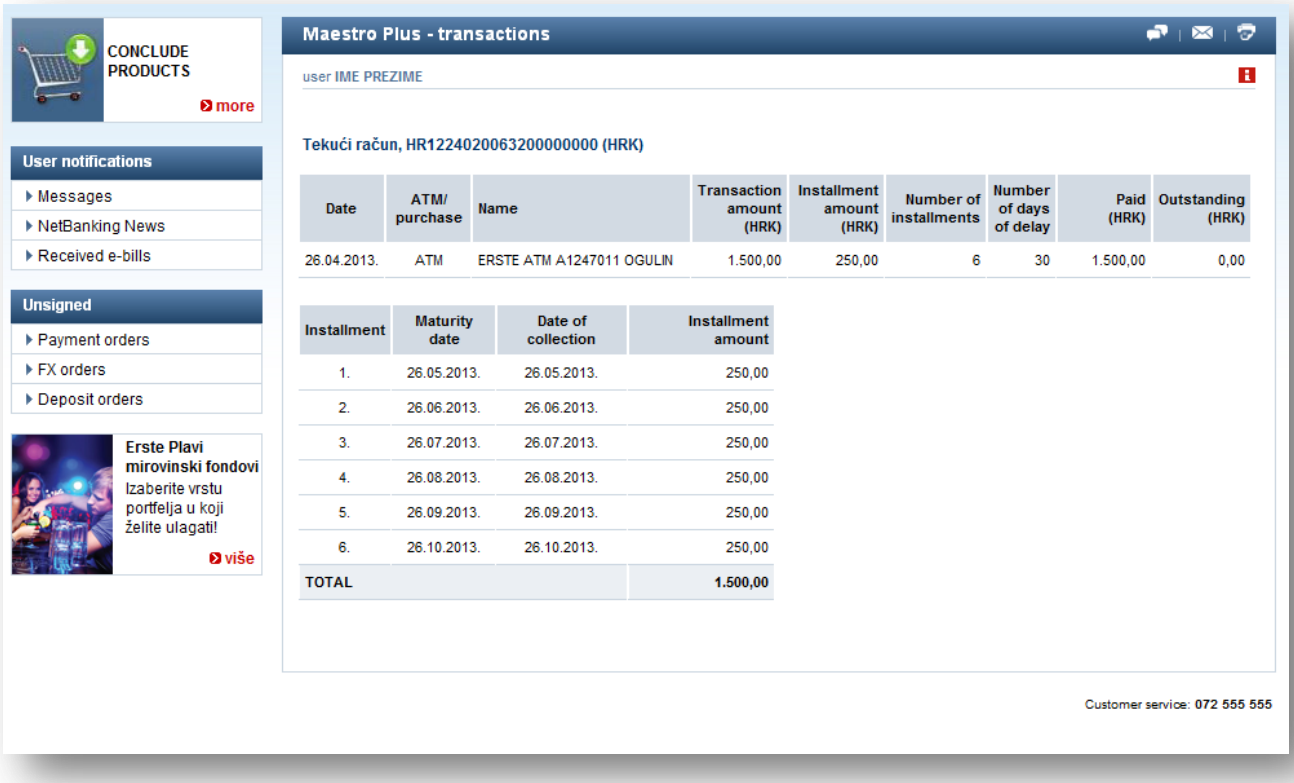

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills
Unsigned
Payment orders
FX orders
Deposit orders
Erste Plavi mirovinski fondovi
Izaberite vrstu portfelja u koji želite ulagati!
više
Maestro Plus - transactions
user IME PREZIME
Tekući račun, HR1224020063200000000 (HRK)
Date | ATM/ purchase | Name | Transaction amount (HRK) | Installment amount (HRK) | Number of installments | Number of days of delay | Paid (HRK) | Outstanding (HRK)
26.04.2013. ATM ERSTE ATM A1247011 OGULIN 1.500,00 250,00 6 30 1.500,00 0,00
Installment | Maturity date | Date of collection | Installment amount
1. 26.05.2013. 26.05.2013. 250,00
2. 26.06.2013. 26.06.2013. 250,00
3. 26.07.2013. 26.07.2013. 250,00
4. 26.08.2013. 26.08.2013. 250,00
5. 26.09.2013. 26.09.2013. 250,00
6. 26.10.2013. 26.10.2013. 250,00
TOTAL 1.500,00
Customer service: 072 555 555

Figure 11. Maestro plus – transaction details overview

❒ TRANSACTIONS PER ACCOUNT

By clicking the invoice number a screen showing the transactions per the account is displayed.

Options for the display of transactions per the account are:

- the chronological display of the last 50 transactions on screen, while you need to select "next" to view the next 50 transactions and "previous" to view the previous 50,
- search through transactions by date of execution,
- insight into the details of each transaction - if the description of the transaction is underlined, the details of the transaction can be displayed by clicking on the description name,
- ATM address is displayed in account overview: for every transaction done on the Erste Bank ATM, the ATM address is shown to the client

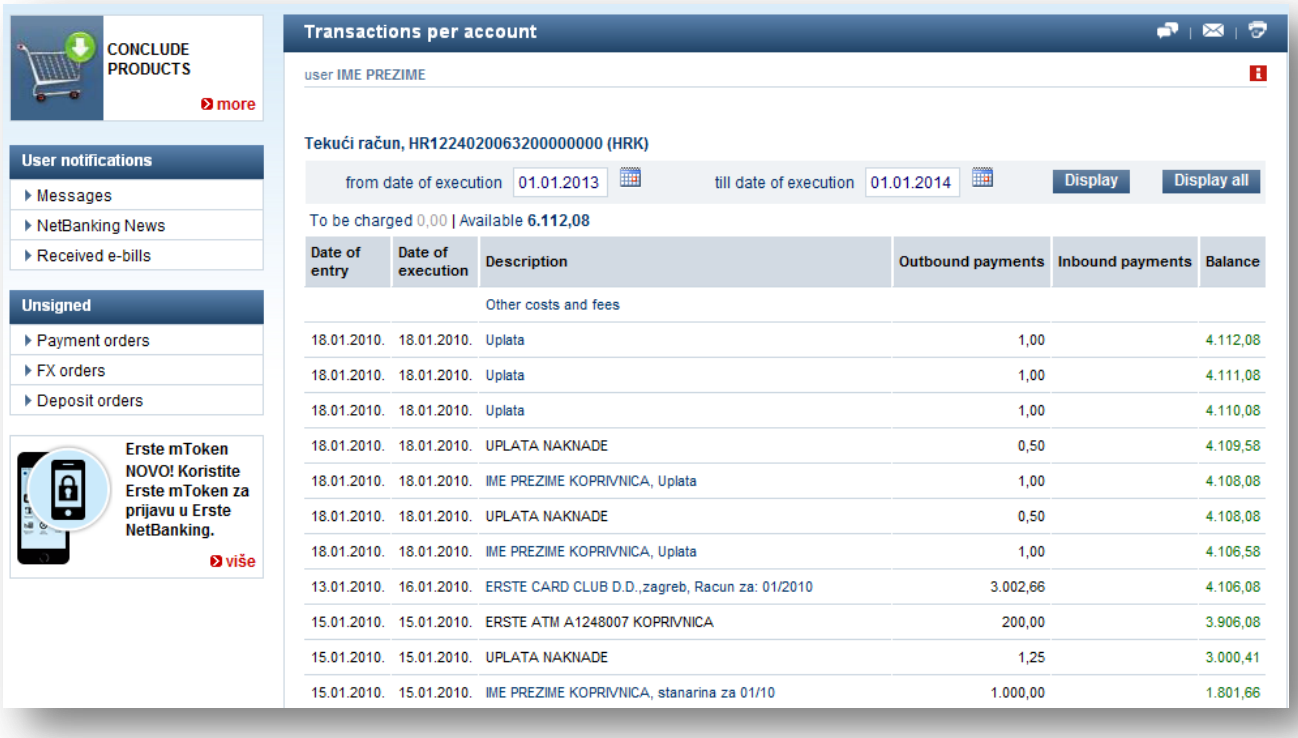

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills
Unsigned
Payment orders
FX orders
Deposit orders
Erste mToken NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
Transactions per account
user IME PREZIME
Tekući račun, HR1224020063200000000 (HRK)
from date of execution 01.01.2013
till date of execution 01.01.2014
Display
Display all
To be charged 0,00 | Available 6.112,08
Date of entry | Date of execution | Description | Outbound payments | Inbound payments | Balance
Other costs and fees
18.01.2010. 18.01.2010. Uplata 1,00 4.112,08
18.01.2010. 18.01.2010. Uplata 1,00 4.111,08
18.01.2010. 18.01.2010. Uplata 1,00 4.110,08
18.01.2010. 18.01.2010. UPLATA NAKNADE 0,50 4.109,58
18.01.2010. 18.01.2010. IME PREZIME KOPRIVNICA, Uplata 1,00 4.108,08
18.01.2010. 18.01.2010. UPLATA NAKNADE 0,50 4.108,08
18.01.2010. 18.01.2010. IME PREZIME KOPRIVNICA, Uplata 1,00 4.106,58
13.01.2010. 16.01.2010. ERSTE CARD CLUB D.D.,zagreb, Racun za: 01/2010 3.002,66 4.106,08
15.01.2010. 15.01.2010. ERSTE ATM A1248007 KOPRIVNICA 200,00 3.906,08
15.01.2010. 15.01.2010. UPLATA NAKNADE 1,25 3.000,41
15.01.2010. 15.01.2010. IME PREZIME KOPRIVNICA, stanarina za 01/10 1.000,00 1.801,66

Figure 12. Transactions per account overview

❒ ACCOUNT DETAILS

By clicking on the name of the account, details of the selected account will be displayed, with a description of the account by various parameters.

If the user wishes to, they can change the name of the account by clicking on the underlined name of the account. In the "**account name**" field, they must enter the desired name of the account and then click "**change**". Henceforward, the account will be displayed in Erste NetBanking by the chosen account name. If the user wishes to restore the original name of the account after some time, they may do so by selecting the "**Original name**" option.

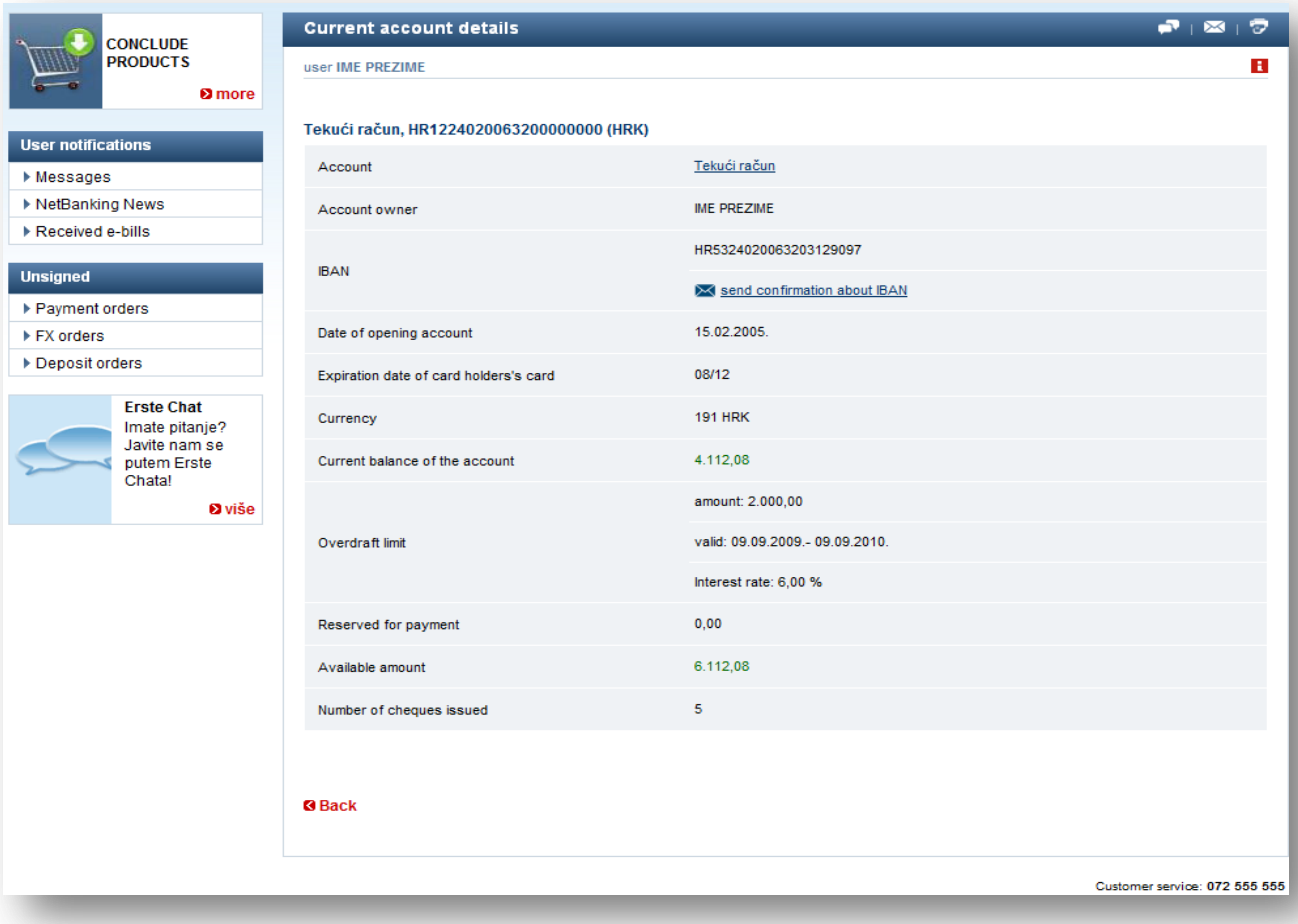


Figure 13. Account details

❒ STATEMENTS

If a user wishes to order a statement of transactions per account, this can be done by selecting the "**statement**" option.

User can access the statements screen by clicking on the "Stat." (Stat.) icon.

The user can request a statement of transactions per an account for a certain period of time and in a certain format, and send it to his e-mail address or fax number.

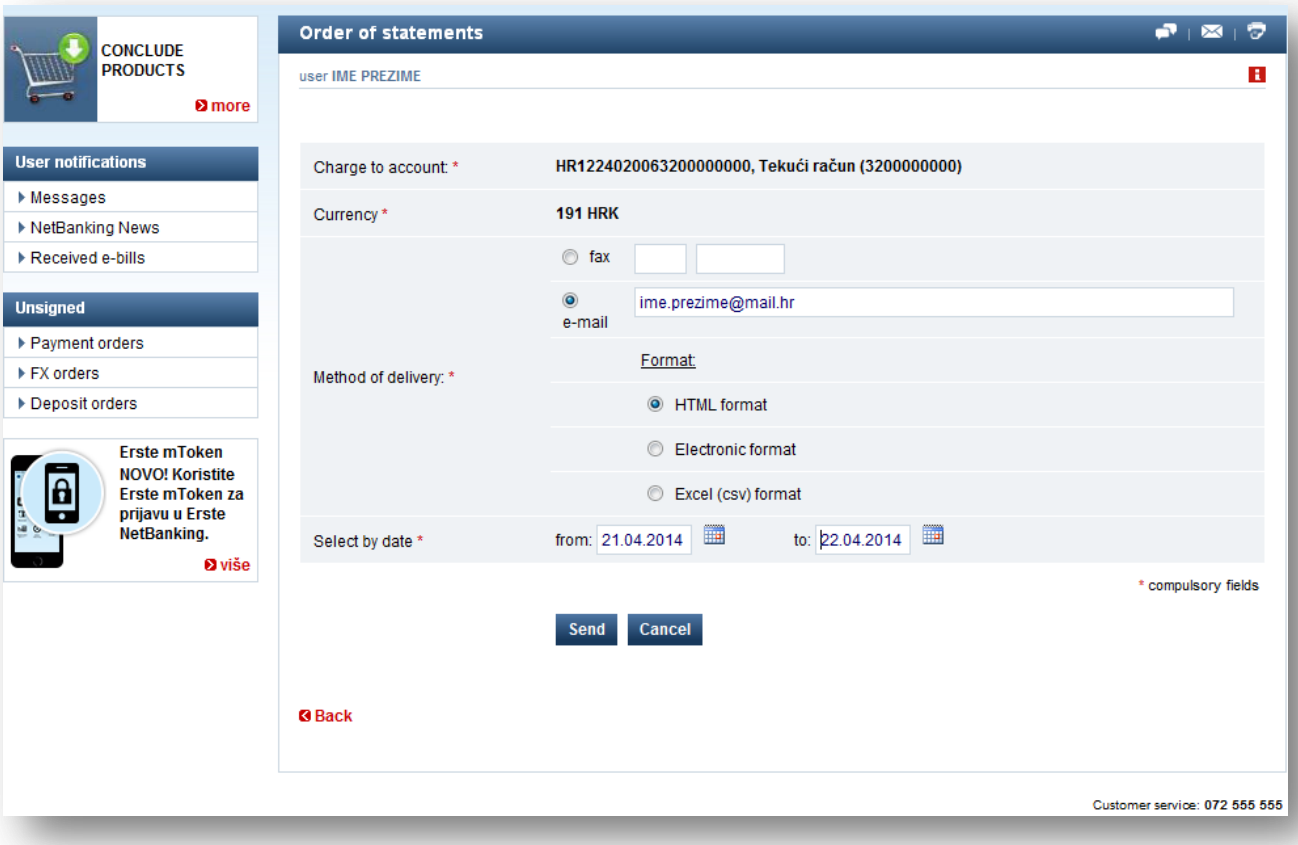


Figure 14. Overview of statements

❒ TO BE CHARGED

On the page „**Balance overview**“, there is also a „**To be charged**“ field.

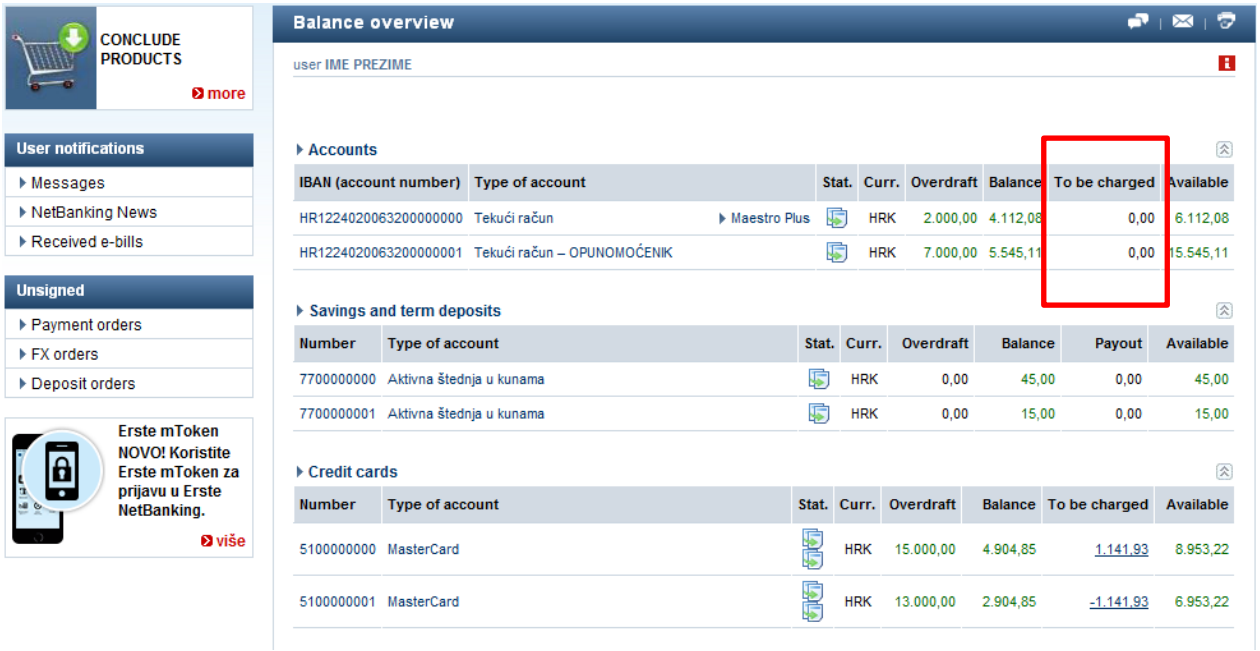

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills
Unsigned
Payment orders
FX orders
Deposit orders
Erste mToken NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
Balance overview
user IME PREZIME
Accounts
IBAN (account number) | Type of account | Stat. | Curr. | Overdraft | Balance | To be charged | Available
HR1224020063200000000 | Tekući račun | Maestro Plus | HRK | 2.000,00 | 4.112,08 | 0,00 | 6.112,08
HR1224020063200000001 | Tekući račun – OPUNOMOĆENIK | HRK | 7.000,00 | 5.545,11 | 0,00 | 15.545,11
Savings and term deposits
Number | Type of account | Stat. | Curr. | Overdraft | Balance | Payout | Available
7700000000 | Aktivna štednja u kunama | HRK | 0,00 | 45,00 | 0,00 | 45,00
7700000001 | Aktivna štednja u kunama | HRK | 0,00 | 15,00 | 0,00 | 15,00
Credit cards
Number | Type of account | Stat. | Curr. | Overdraft | Balance | To be charged | Available
5100000000 | MasterCard | HRK | 15.000,00 | 4.904,85 | 1.141,93 | 8.953,22
5100000001 | MasterCard | HRK | 13.000,00 | 2.904,85 | -1.141,93 | 6.953,22

Figure 15. To be charged

By choosing „**to be charged**“ field a detailed overview of items to be charged will be shown (funds on the account not yet charged, but the available amount is reduced) . Those could be card transactions, different claims etc.

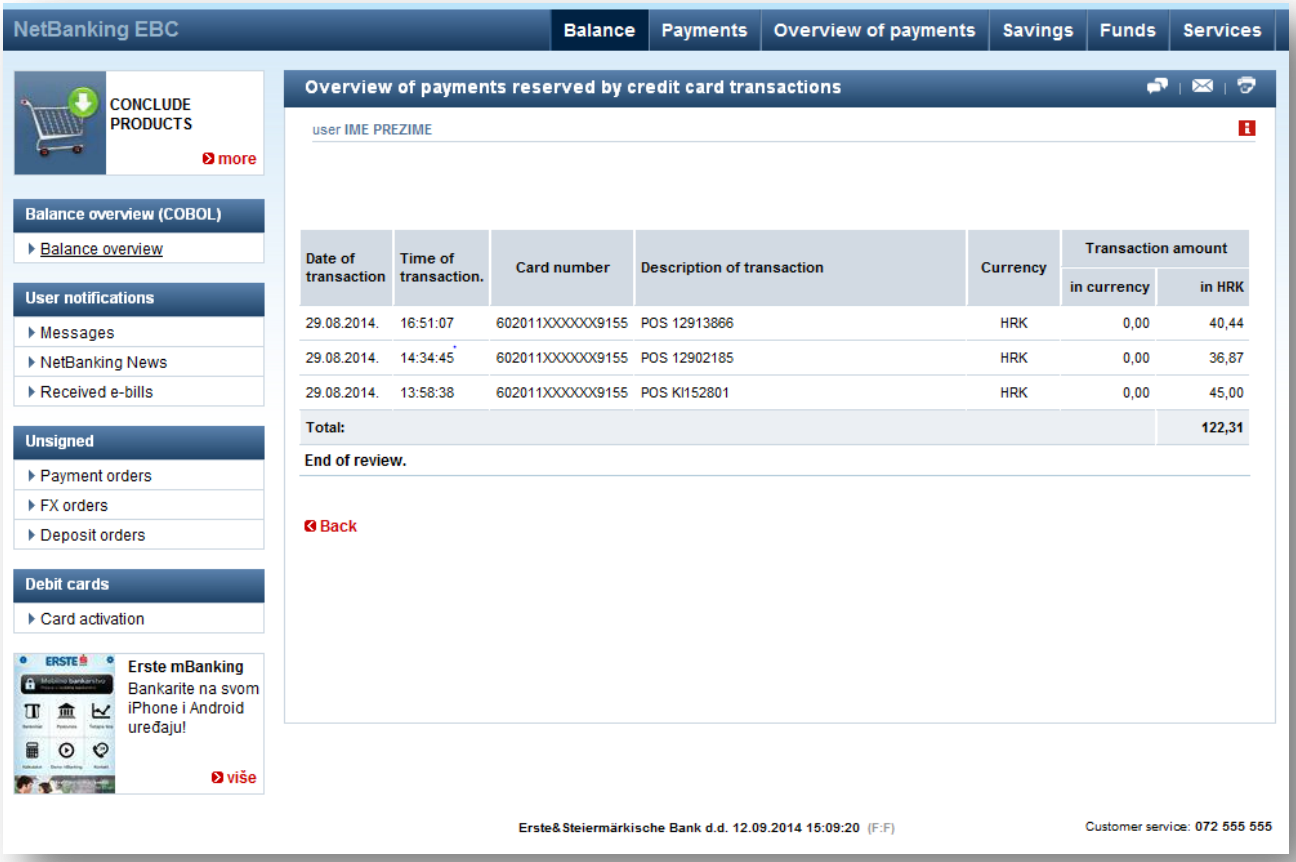


Figure 16. Overview of items to be charged

❒ MESSAGES

To the left of the "B**alance overview**” menu is the "**Messages**" option. The "**Messages**" option contains personalized messages about accounts and services sent to the user by Erste Bank (ex. messages regarding non-completed transactions etc.)

Messages can be viewed and deleted as follows:

- by clicking the title of the message opens the message,
- by clicking the checkbox next to the message and clicking "delete" deletes the individual message,
- by clicking "select all" selects all received messages,
- by clicking "delete" deletes all selected messages.

By opening an individual message, user has the option to delete the message by clicking "**delete**" or close the message by clicking "**close**" (after which the user returns to the initial "Messages" screen).

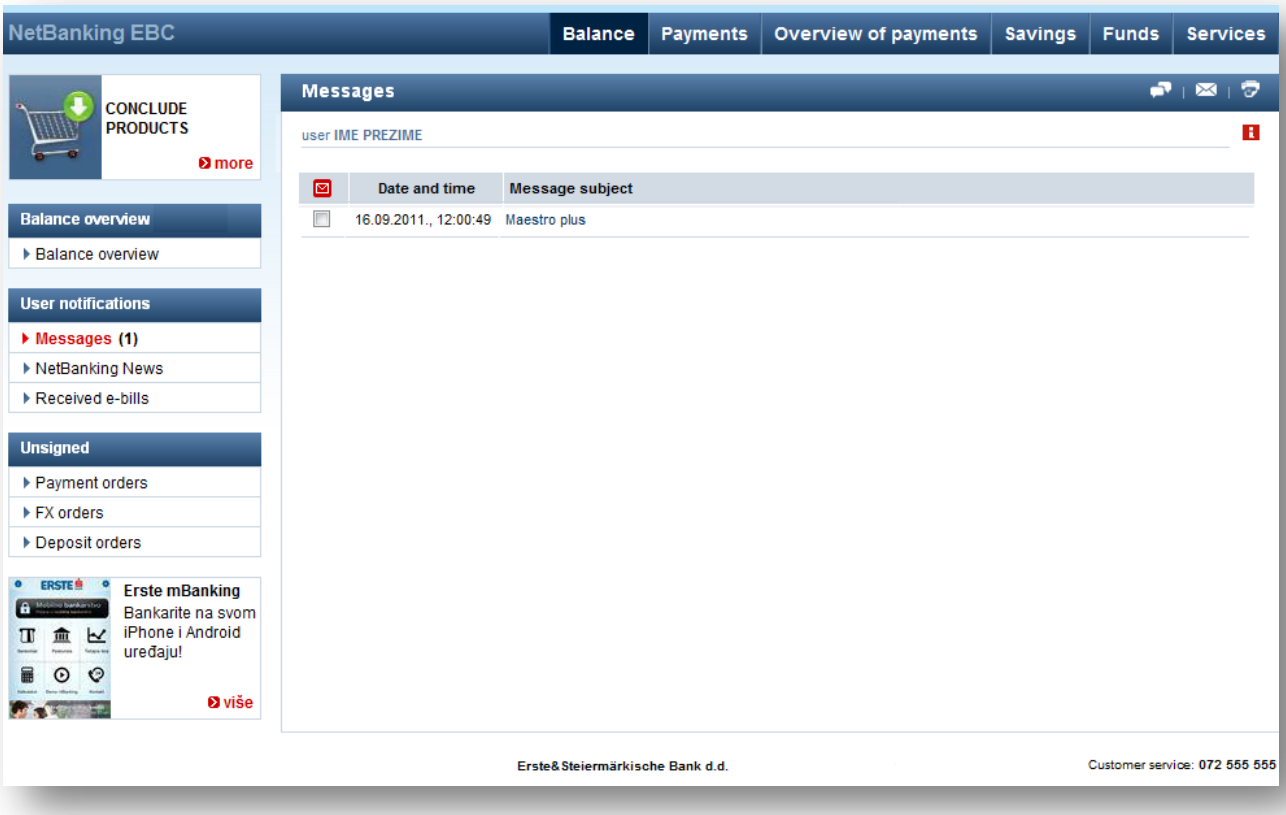


Figure 17. Overview of messages

❒ ERSTE NETBANKING NEWS

With the "**NetBanking news**" option, user can view all news related to the Erste NetBanking service and other Erste Bank services. By clicking the title, an individual notification is opened.

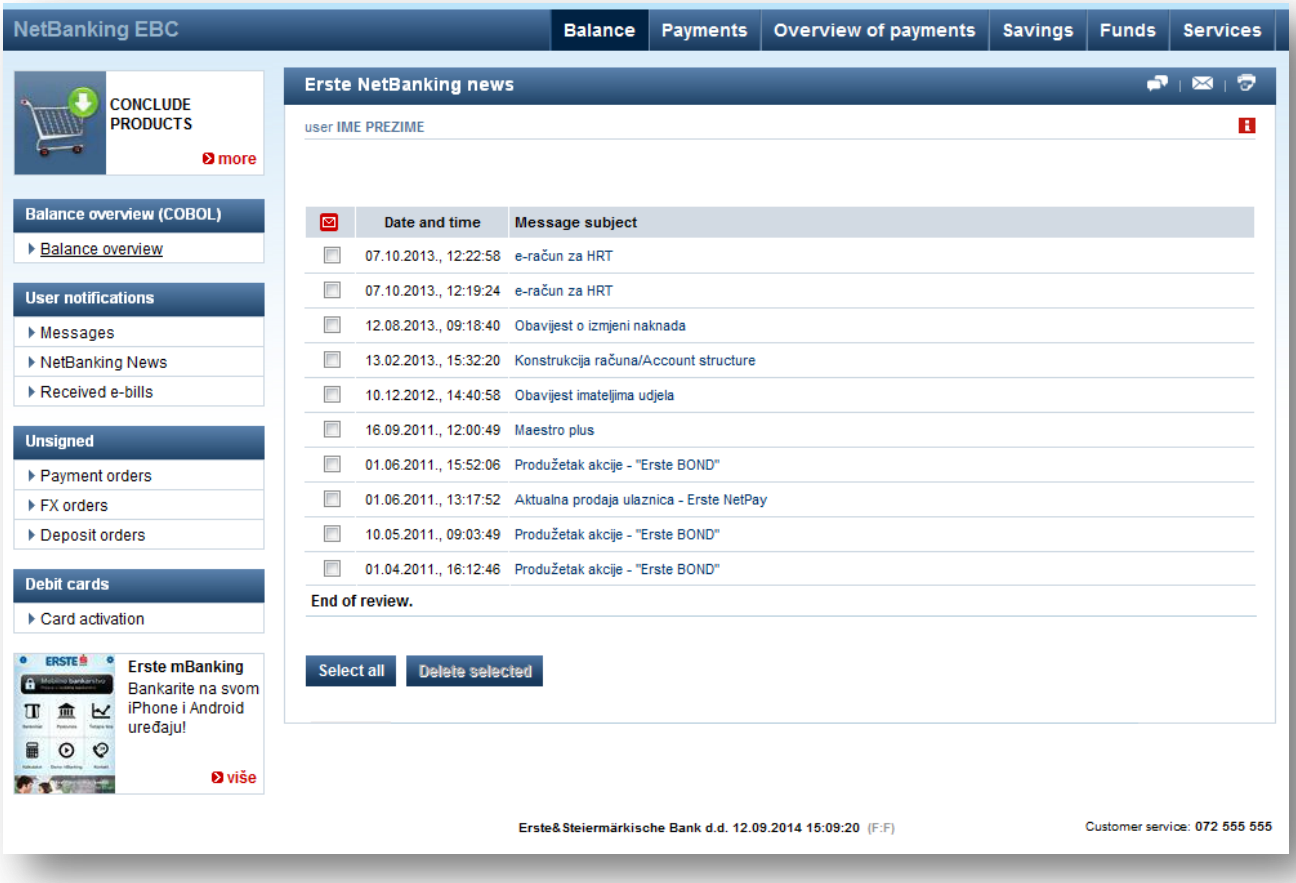


Figure 18. Erste NetBanking news

❒ E-BILLS

For users who have opened e-bill service, number of received e-bills is shown at the balance overview screen (on figure 19 there are four e-bills received for payment).

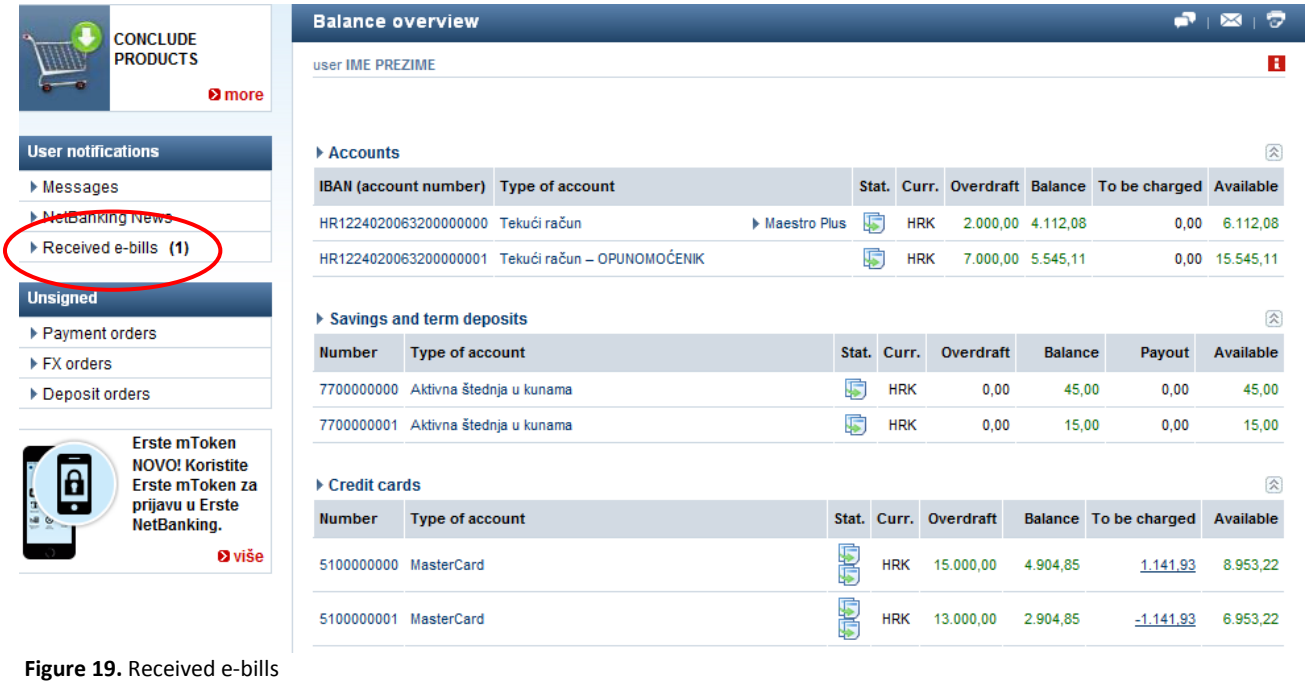

CONCLUDE PRODUCTS
more
User notifications
Messages
NetBanking News
Received e-bills (1)
Unsigned
Payment orders
FX orders
Deposit orders
Erste mToken
NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
Balance overview
user IME PREZIME
Accounts
IBAN (account number) Type of account Stat. Curr. Overdraft Balance To be charged Available
HR1224020063200000000 Tekući račun Maestro Plus HRK 2.000,00 4.112,08 0,00 6.112,08
HR1224020063200000001 Tekući račun – OPUNOMOĆENIK HRK 7.000,00 5.545,11 0,00 15.545,11
Savings and term deposits
Number Type of account Stat. Curr. Overdraft Balance Payout Available
7700000000 Aktivna štednja u kunama HRK 0,00 45,00 0,00 45,00
7700000001 Aktivna štednja u kunama HRK 0,00 15,00 0,00 15,00
Credit cards
Number Type of account Stat. Curr. Overdraft Balance To be charged Available
5100000000 MasterCard HRK 15.000,00 4.904,85 1.141,93 8.953,22
5100000001 MasterCard HRK 13.000,00 2.904,85 -1.141,93 6.953,22

Figure 19. Received e-bills

By clicking the "**Received e-bills (1)",** new screen is opened with overview of received e-bills.

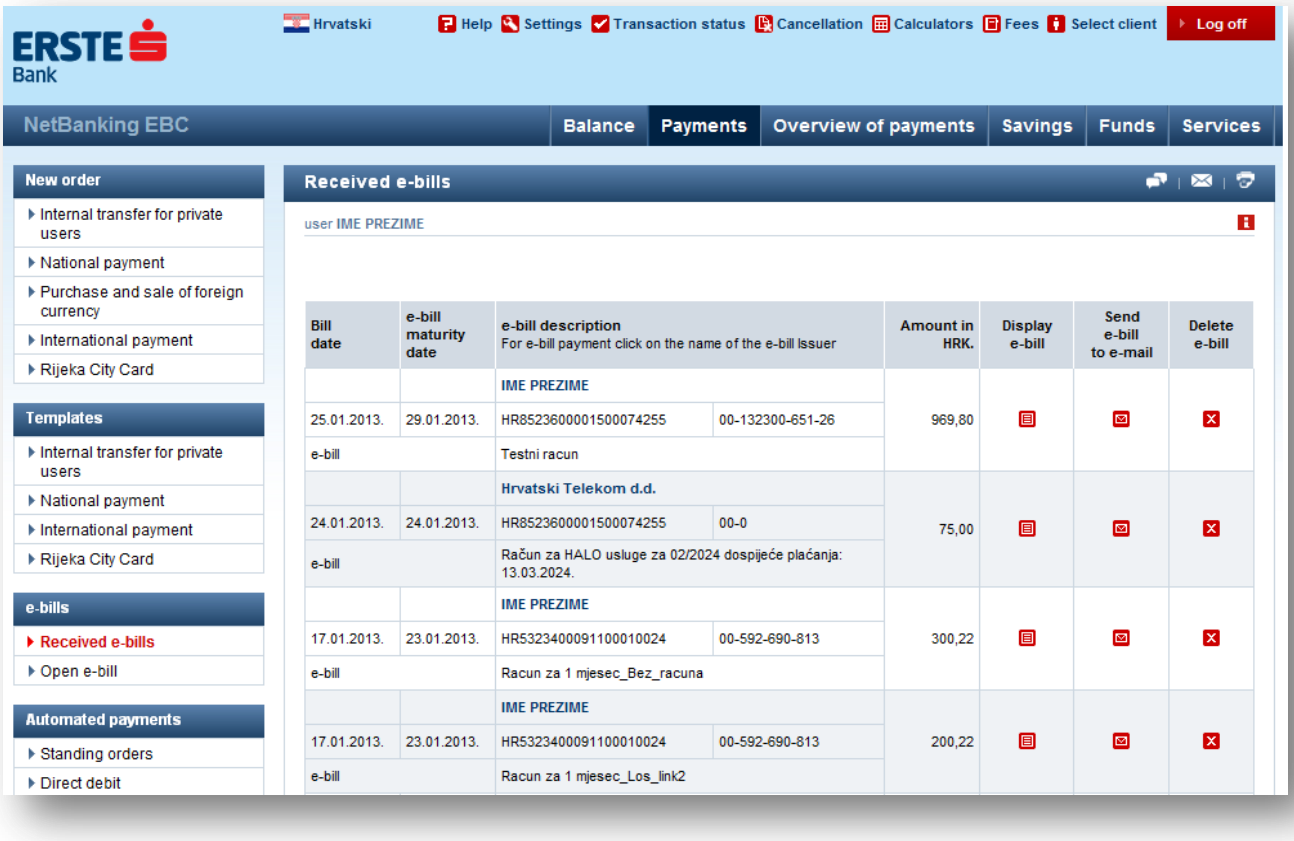


Figure 20. Overview of received e-bills

6. PAYMENTS

6.1 PAYMENTS

Menu „**payments**“ enables execution of different payments, opening and overview of received e-bills, standing order contracting and GSM vouchers purchase, with the following options included:

New order	Templates	E-bills	Standing orders	GSM vouchers
• Internal transfer for private users • National payment • Purchase and sale of foreign currency • International payment • Rijeka City Card	• Internal transfer for private users • National payment • International payment • Rijeka City Card	• Received e-bills • Open e-bill	• Standing order • Direct debit	• Purchase GSM vouchers

Payment can be completed from user's transaction accounts and from accounts for which the user has a power of attorney.

6.1.1 SIGNING ORDERS

Transactions which individually or collectively exceed the amount of 5000,00 kn per day have to be additionaly confirmed or signed in order to be executed. User can sign the transaction using Maestro display or Erste display card, or using mToken, by entering the enquiry shown on NetBanking sheet into the card/mToken. The card or mToken then generates a code, which the user now enters in „Reply“ option in NetBanking sheet.

If you enter an incorrect code for the fith time, access to NetBanking service will be blocked. In that case, user can deblock the access to NetBanking by calling the Contact center.

Transactions can be signed **individually or collectively**.

If there is a „sign now“ option present on the order, the transaction can be signed **individually** when entering the code. After chosing the „Confirm“ option an additional part for signing the order which contains the quiry will be shown. That quiry is entered in the card or mToken, which then generate a response that has to be copied to the „Reply“ field.

Orders are signed **collectively** when, after entering the code, „sign later“ option is shown. If you choose the „Sign later“ option, the transaction will be stored in **unsigned** orders in the „Balance overview“ menu, so that the user can sign them afterwards. „Balance overview – Unsigned orders“ option will serve as a reminder by showing the number of the unsigned orders.

SIGNING ORDERS USING DISPLAY CARD

Creating a response using the card is described in details in the following instructions :

Card is turned on by applying stronger pressure to the key ⏻

Choose the digit 9 if an order has to be signed.

9 – signature

After displaying the text „ZP_ _ _ _“ enter the four-digits password..

In case of an incorrect entry, new entry is enabled by pressing the „C“ key. Correct password is confirmed by pressing the “OK” key.

Password input

After entering the password, there is a 6-key „Inquiry“ shown on the NetBanking sheet that is also to be entered in the card..

Even though the card screen only shows 4 character spaces, after entering the fifth key the screen will shift to the left and the input of all 6 characters will be enabled.

In case of an incorrect entry, new entry is enabled by pressing the „C“ key. Correct password is confirmed by pressing the “OK” key.

Inquiry input

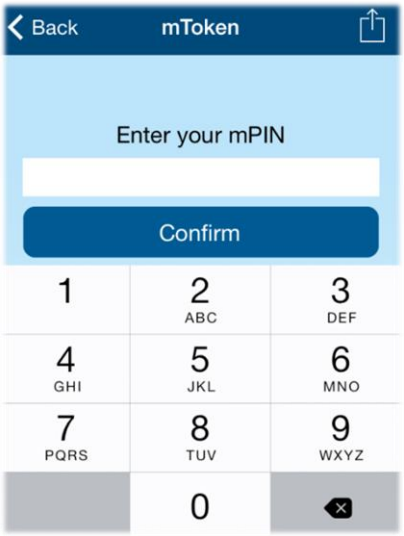
After entering the inquiry the card shows the code used to signed the transaction. That code has to be copied to the „Reply“ field on the screen.

Reply

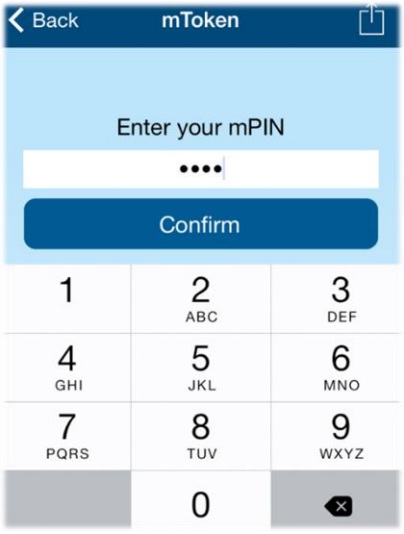
SIGNING ORDERS USING mToken

At mBanking homepage choose mToken.

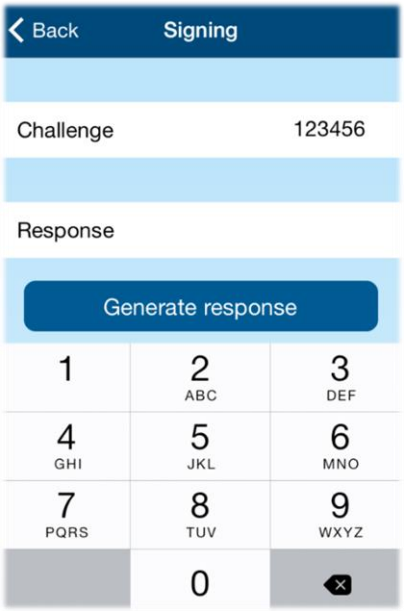
Enter mPin and confirm input.



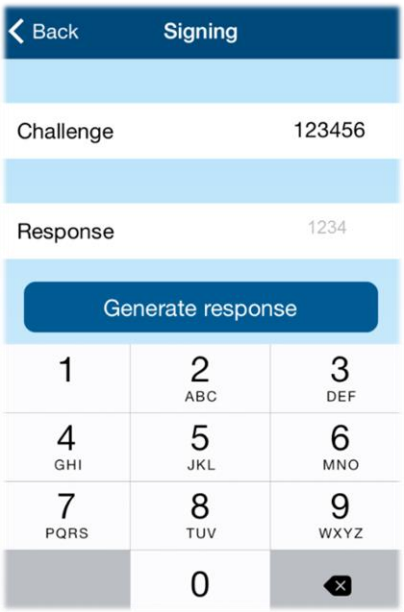
Choose option input/reply.



Copy the number shown on NetBanking to the field „inquiry“ and generate response.



Number shown in the field „Reply“ copy to NetBanking and sign the transactions.



6.2 Internal transfer for private users

With option „Internal transfer for private users“ user can transfer funds between his accounts and to the other Erste Bank accounts (private users accounts).

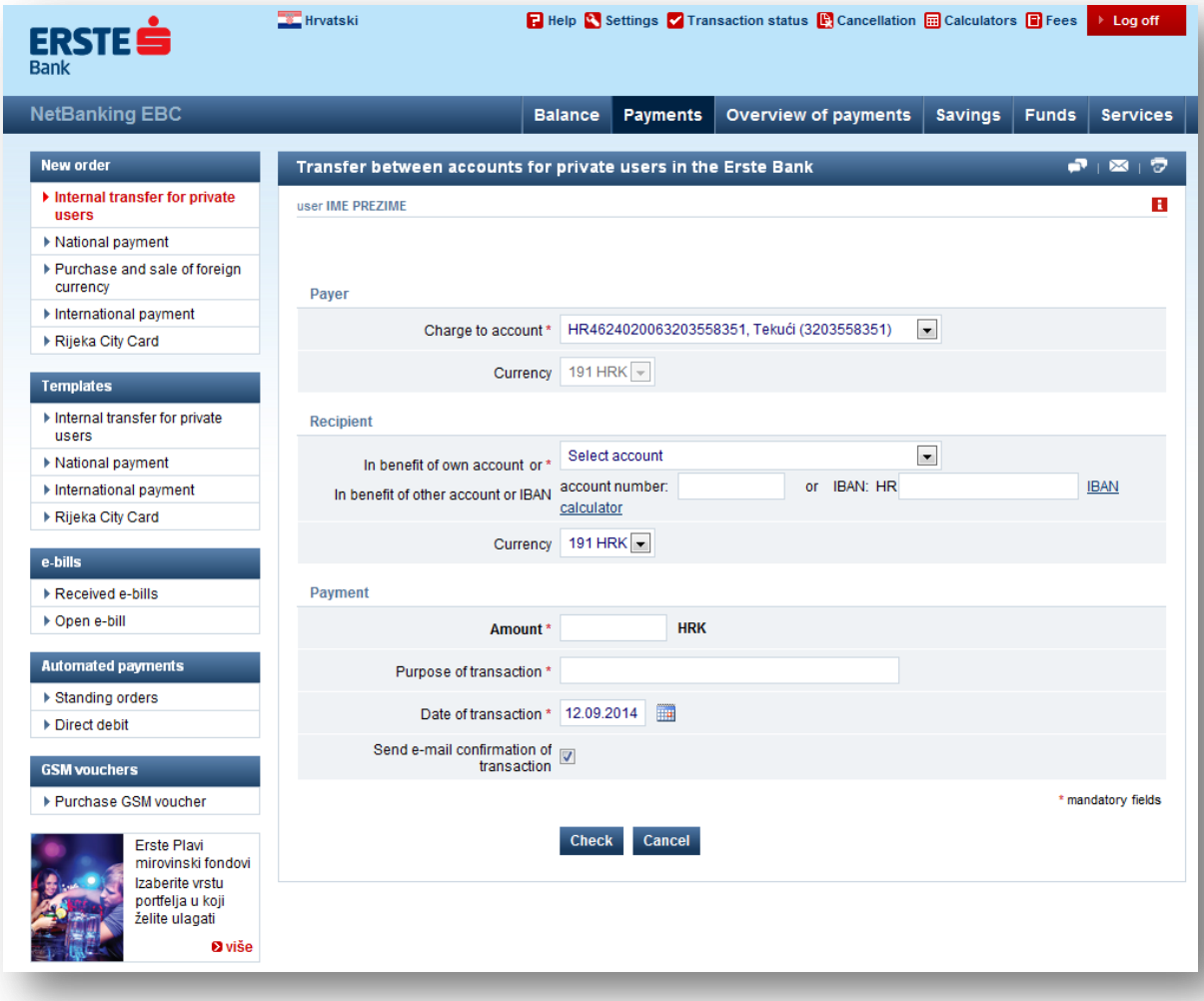


Figure 21. Internal transfer for private users

For internal transfer for private users it is required to fill in following information:

❒ **information about the account to be charged**

- account from which funds will be transferred is chosen from drop-down menu where all user's accounts and accounts for which user has the power of attorney are listed
- account currency
- amount to be charged to the selected amount

❒ **information about the recipient account**

- number of Erste Bank account to which funds will be transferred – if it is some other client's account it needs to be entered to the entry field, and for user's account, it is chosen from drop-down menu
- currency to be transferred

❒ **other information about payment**

- purpose of transaction (description or reason for transaction)
- date of transaction
- checkmark field for sending e-mail confirmation after transaction completion

After all information are entered user needs to click the „**Check**“ button in order to check that all information are correct. If there is an error, warning will be displayed pointing to the incorrect field that needs correction. When all

entered information are correct, after choosing the option „**Check**“, option „**Confirm**“ will be shown in red color and on the order right side all information about this payment will be shown.

If the order has to be signed, a sign option will show. There are two options to be chosen; „Sign now“ and „Sign later“. If the user chooses „sign now“ option the code from the card or mToken has to be entered and signed in the way described in the Signing orders paragraph. If the user chooses the „sign later“ option the order will be stored in the „unsigned orders“ in the „Balance overview“ menu.

After button „**Confirm**“ is chosen, user can't change any of the entered information, but still can choose option „**Cancel**“.

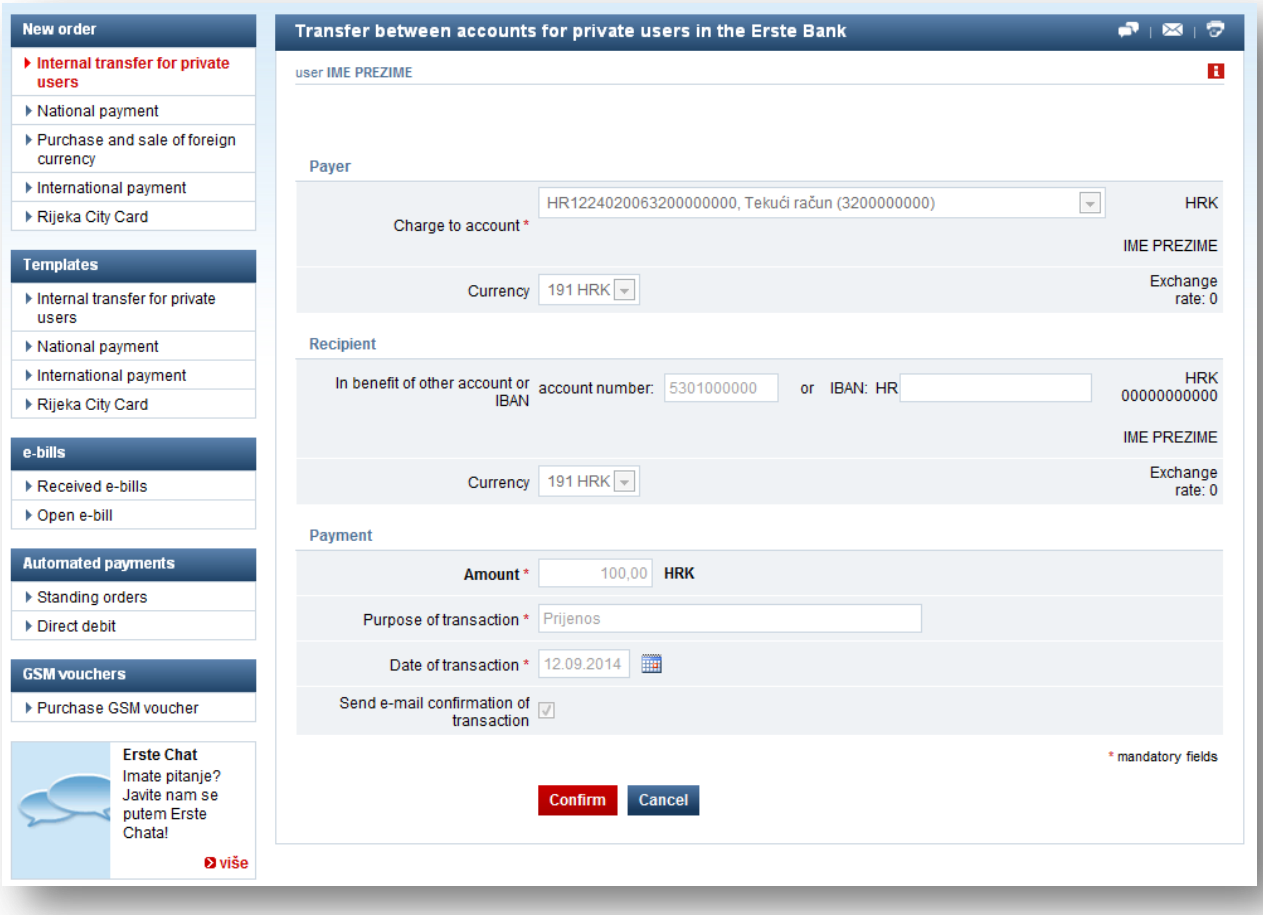


Figure 22. Check of the internal transfer order

By clicking the button „**Confirm**“ user is approving completion of the entered transaction and if the payment is set with the currect date, it is completed right away. If it is set in advance, order will be visible in menu „**overview of payments**“ as announced order and will be completed on a set date.

If user checked the checkmark for e-mail confirmation, he will receive e-mail with information about completed transaction after order is completed.

Internal transfer order for private users can be set with the date in advance and will be completed on that date. If at the moment there is no enough funds on account, order will attempt to get executed in next fifteen days. If even after that period there is no enough funds on account, transcation won't be completed and will be saved to non-completed orders.

6.3 National payment

National payment order in Croatian kuna enables payment of all utilities bills (e.g. electricity bill, phone or any other bill) and generally transfer of funds to recipient accounts in other banks.

When placing a payment order it is necessary to fill in the following information:

❒ **payer information**

- account from which funds will be transferred is chosen from drop-down menu where all user's accounts and accounts for which user has the power of attorney are listed
- account currency
- payment amount
- payer's first and last name – if it is not entered, this field is automatically filled with user's first and last name

❒ **recipient information**

- IBAN to which funds are being paid
- model and reference number which must be entered in accordance with the rules for creating a reference number

❒ **other information about payment**

- purpose code

  By clicking the link „fill in rules“, the Rulebook for filling in purpose code is opened, where it is explained how to correctly fill in this field
- payment description
- date of transaction
- checkmark field for sending e-mail confirmation after transaction completion

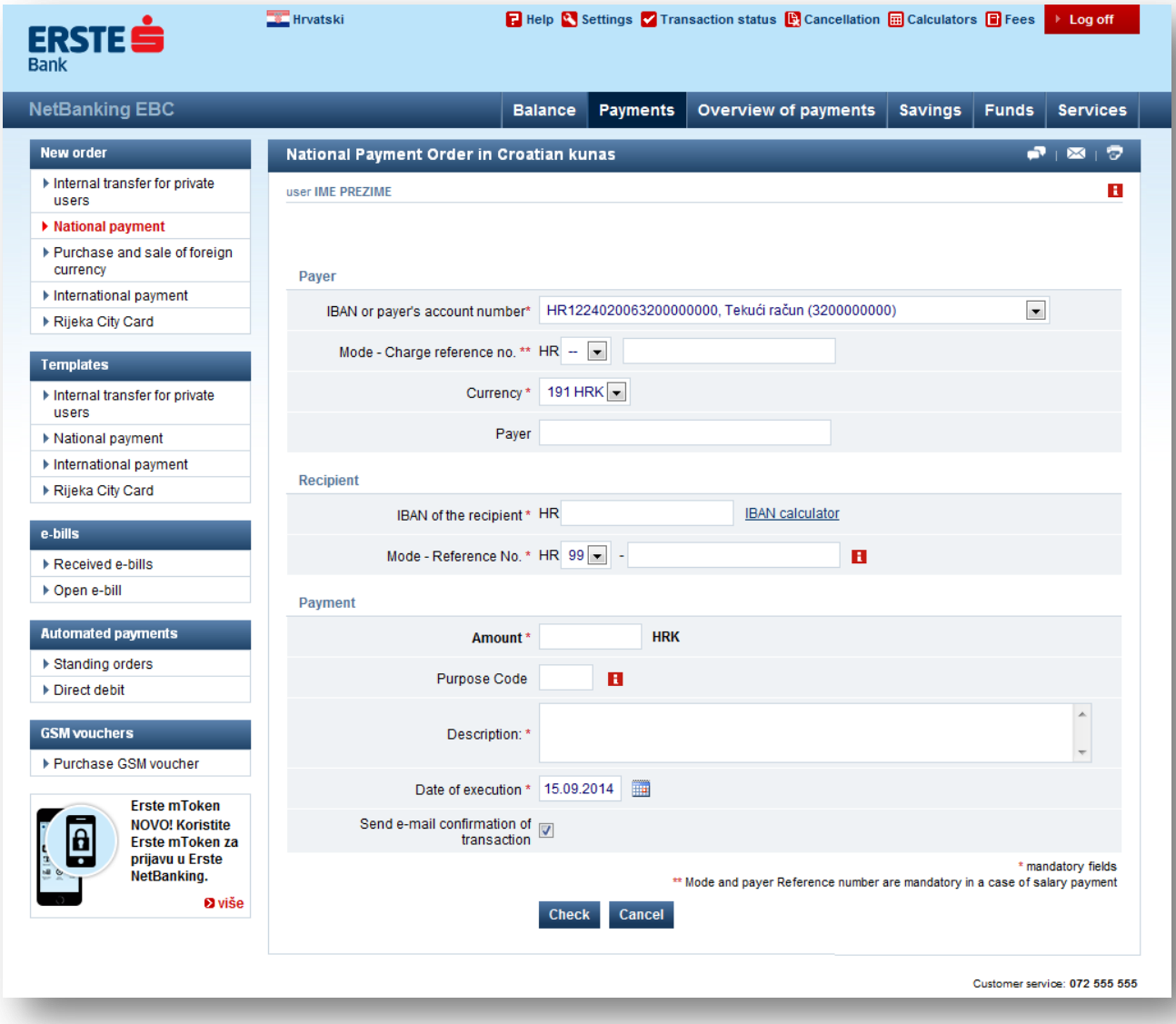


Figure 25. National payment order

After all information are entered user needs to click the „**Check**“ button in order to check that all information are correct. If there is an error, warning will be displayed pointing to the incorrect field that needs correction.

If the order has to be signed, a sign option will show. There are two options to be chosen; „Sign now“ and „Sign later“. If the user chooses „sign now“ option the code from the card or mToken has to be entered and signed in the way described in the Signing orders paragraph. If the user chooses the „sign later“ option the order will be stored in the „unsigned orders“ in the „Balance overview“ menu.

When all entered information are correct, after choosing the option „Check“, option „**Confirm**“ will be shown in red color and on the order right side all information about this payment will be shown. After button „**Confirm**“ is chosen, user can't change any of the entered information, but still can choose option „**Cancel**“.

By clicking the button „Confirm“ user is approving order execution and if the payment is set with the currect date, it is completed right away. If it is set in advance, order will be visible in menu „**overview of payments**“ as announced order and will be completed on a set date.

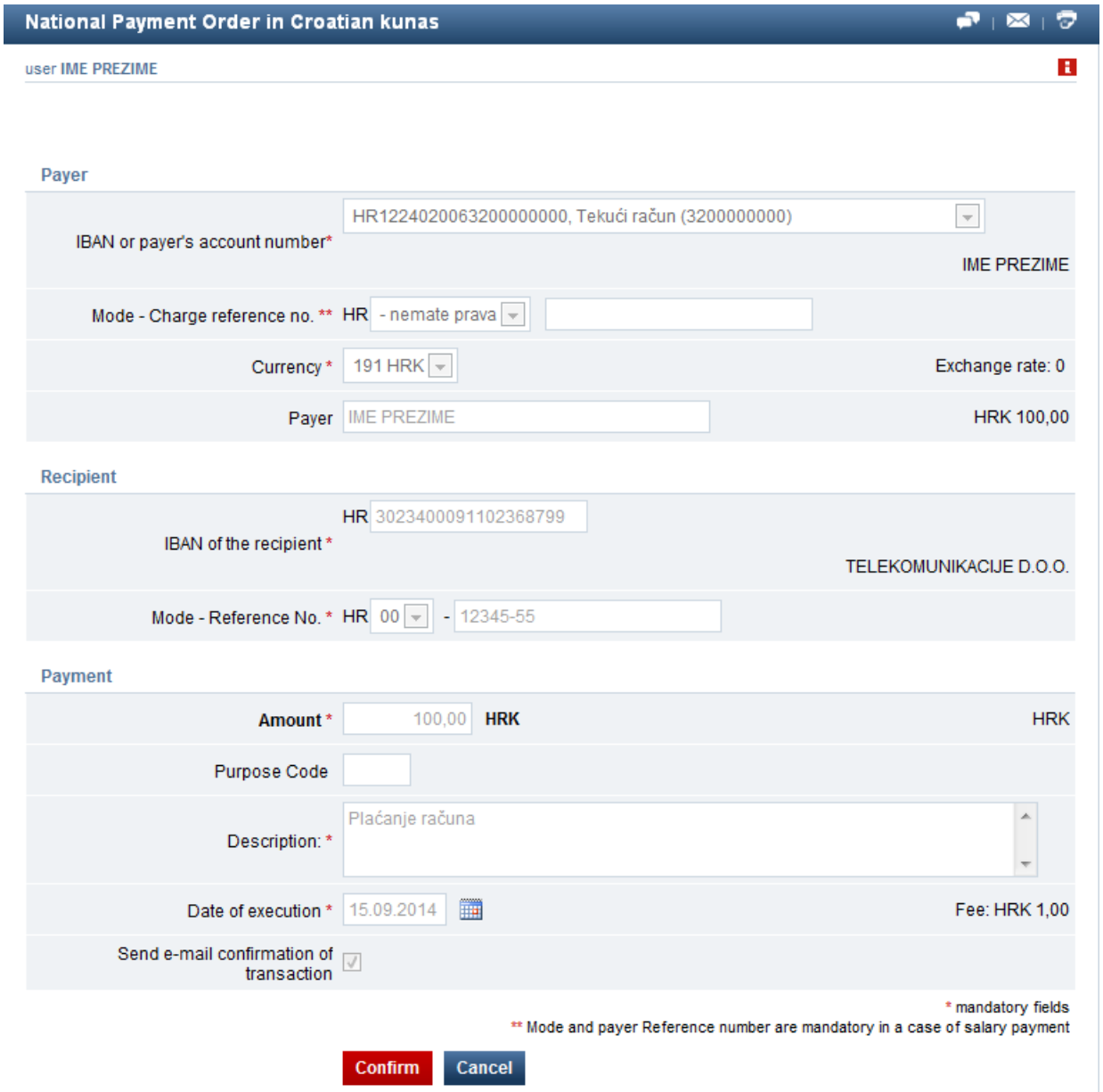


Figure 24. Check of the national payment order

Payments in benefit of Erste Bank accounts, set for execution by 11:30pm on weekdays, will be executed on the same day, while transactions after that time will be set for execution on the following work day. Payments in benefit of accounts outside Erste Bank, set for execution by 3:30pm on weekdays, will be processed and forwarded the same day, while transactions after that time will be executed with the following date.

Payment orders can be set with the date in advance and will be executed on the given date. If there are insufficient funds in the account at the time of execution, order will attempt to get executed in next fifteen days. If there aren't sufficient funds in the account even after that period, the transaction will not be executed at all and will be saved in non-completed orders.

If the user has selected the option to send an e-mail receipt after execution of the transaction, an e-mail will be sent to the users e-mail address after the payment has been executed.

6.4 Purchase and sale of foreign currency

The "Purchase and sale of foreign currency" option allows the purchase, sale and conversion of foreign currency, for which is required to enter following information:

❒ **information about the account to be charged**

- account from which funds will be transferred is chosen from drop-down menu where all user's accounts and accounts for which user has the power of attorney are listed
- account currency

❒ **information about the benefit account**

- account from which funds will be transferred is chosen from drop-down menu where all user's accounts and accounts for which user has the power of attorney are listed
- account currency
- amount in Croatian kuna

❒ **other information about payment**

- purpose of transaction (description or reason for transaction)
- date of transaction
- checkmark field for sending e-mail confirmation after transaction completion

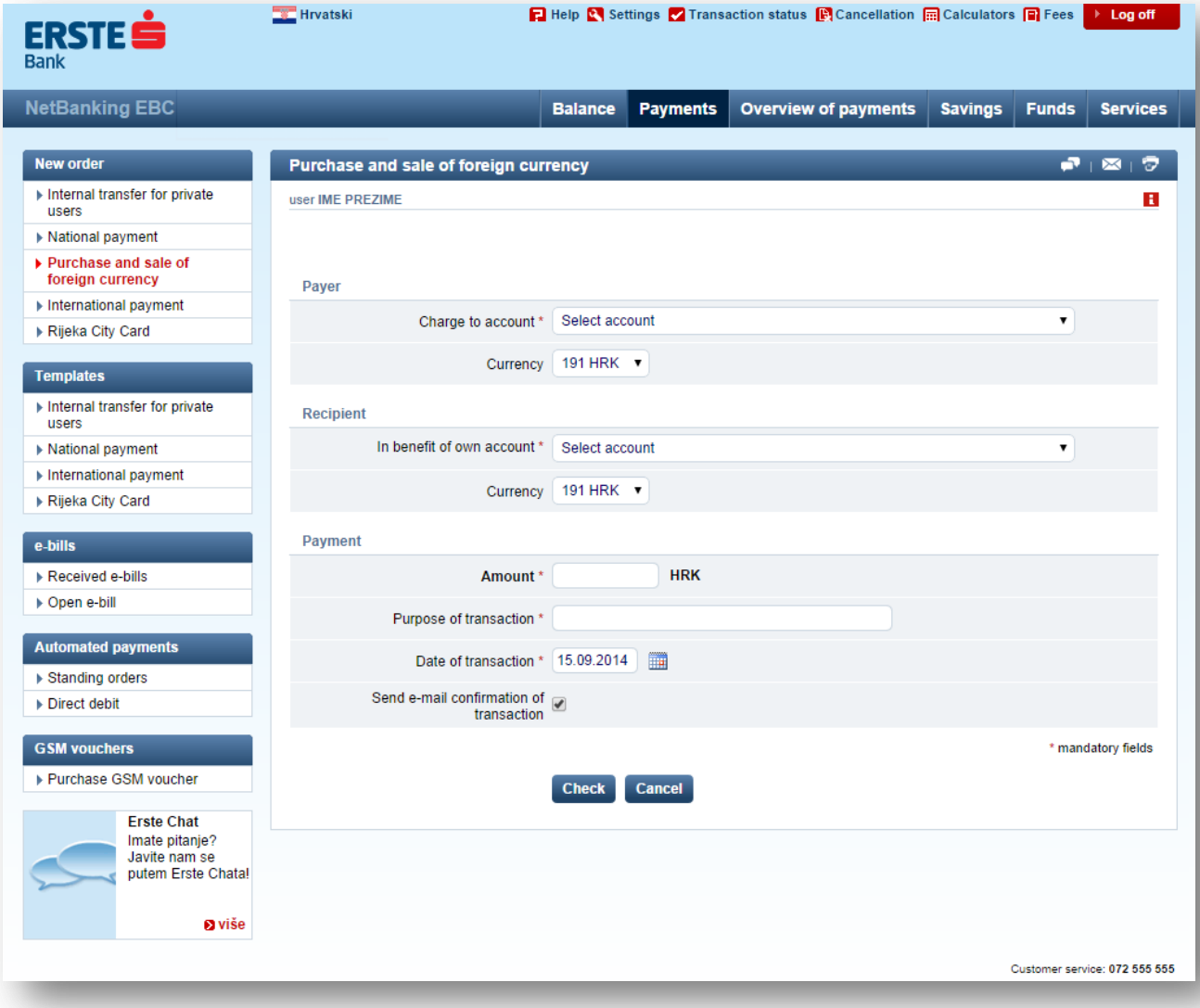


Figure 25. Purchase and sale of foreign currency

After all information are entered user needs to click the „**Check**“ button in order to check that all information are correct. If there is an error, warning will be displayed pointing to the incorrect field that needs correction.

If the order has to be signed, a sign option will show. There are two options to be chosen; „Sign now“ and „Sign later“. If the user chooses „sign now“ option the code from the card or mToken has to be entered and signed in the way described in the Signing orders paragraph. If the user chooses the „sign later“ option the order will be stored in the „unsigned orders“ in the „Balance overview“ menu.

When all entered information are correct, after choosing the option „Check“, option „**Confirm**“ will be shown in red color and on the order right side all information about this payment will be shown. After button „**Confirm**“ is chosen, user can't change any of the entered information, but still can choose option „**Cancel**“.

By clicking the button „Confirm“ user is approving order execution and if the payment is set with the currect date, it is completed right away. If it is set in advance, order will be visible in menu „**overview of payments**“ as announced order and will be completed on a set date.

Order for purchase and sale of foreign currency can be set in advance, and at execution the exchange rate will be applied at given date. If there are insufficient funds in the account at the time of execution, order will attempt to get executed in next fifteen days with the exchange rate valid on execution date.

6.4.1 International payment

Funds from the Erste Bank account can be transferred to the favor of another Erste Bank account or to another bank in the country or abroad using the International payment order.

As with other orders, it is necessary to fill in the fields marked with a red asterix when filling in an international payment order, with the following reminders:

- **Order cover** – it is possible to choose up to 3 different sources of order cover – Erste Bank kuna or foreign currency account, Erste Bank loan, claims or refund. For every account user needs to enter amount to charge the account, except for the last account where the amount is automatically calculated.
- **Fee cover** – user needs to enter account and currency for the fee coverage.
- **PriEURO** – If this option is chosen, order will be completed 4 hours after correct order is submitted (with processing beginning at 8 a.m.). In that case order needs to be submitted latest until 12 p.m. Order is correct if all coverage is ensured and all required documentation submitted. This order can be submitted only with payments in EUROs through the Erste Group banks and savings banks.

List of the banks is available on link „**following banks**“, and with choosing bank name in that list, all information about the receipient bank will be automatically filled in.

- **Urgent**– if this option is chosen, funds will be transferred the same day and receiving bank will receive it the same day when order was submitted. Such payment is possible only in certain currencies, and order must be submitted at weakdays until certain time.
- **Country code** – it can be entered or chosen from the „List of countries“
- **BIC or SWIFT address** – this is a mandatory field if the option PriEURO is chosen or payment is going through some of the Erste Group Banks. If orders are executed in benefit of Erste Bank client account in EUR, valid fee for FIT 2.0 payments is charged.
- **Instrument of payment** – user can choose from the offered drop-down menu
- **Basis of payment** - user can choose from the offered drop-down menu. Not mandatory if order has a specification.
- **Fee option** – user needs to choose one of the options: OUR – debit to payer or SHA – shared costs.
- **Date of payment** – can be current date or can be set up to 30 days in advance. In order to process the payment with the current date, the correctly filled in order must be submitted on weekdays no later than 2 p.m. Orders set in advance will be executed on the selected date according to the exchange rate on the date of execution.
- **Valutation date** - user can choose from the offered drop-down menu and it defines period in which funds will be deposited to the recipient's account.

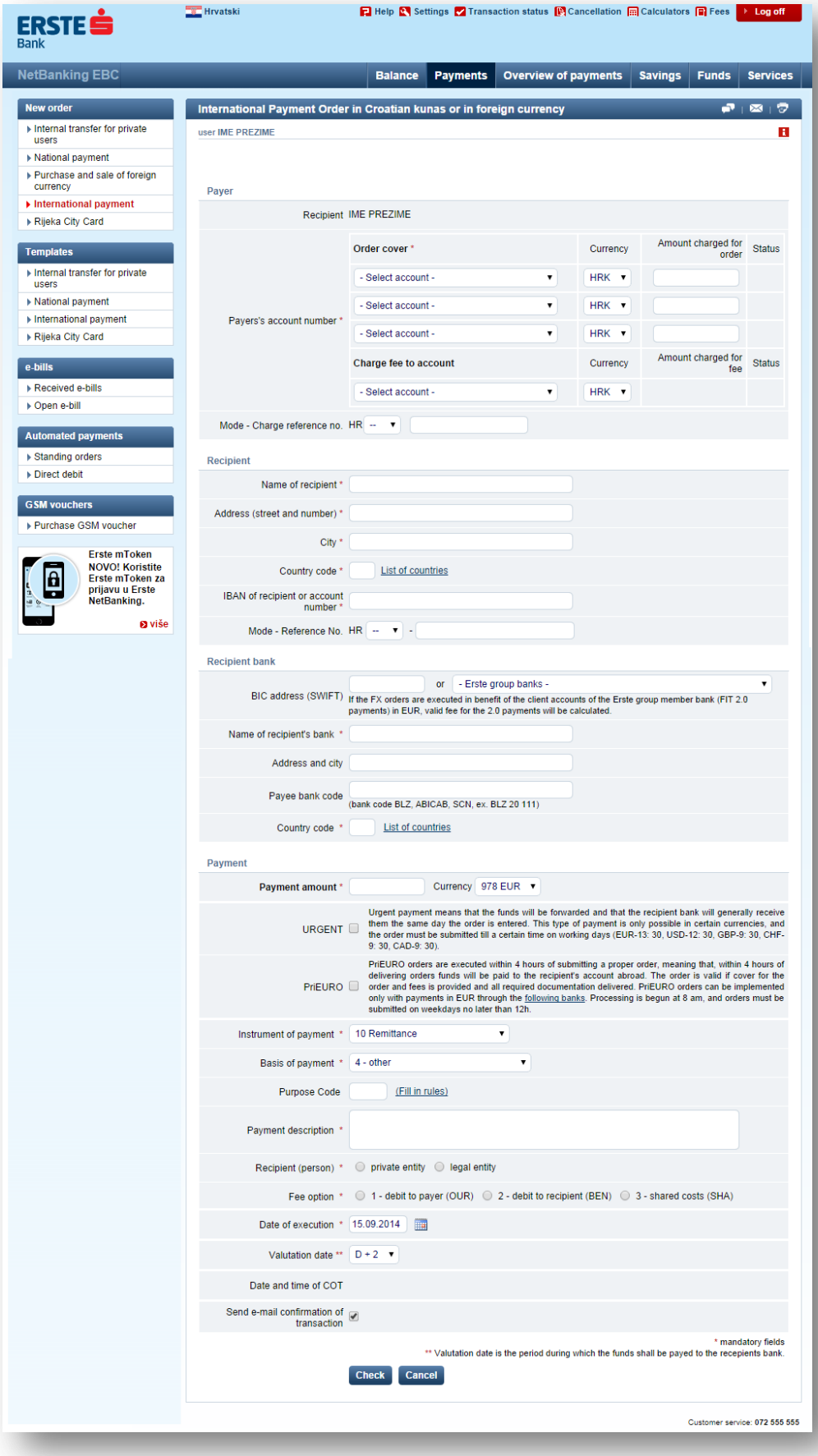

ERSTE Bank
Hrvatski
Help Settings Transaction status Cancellation Calculators Fees Log off
NetBanking EBC
Balance Payments Overview of payments Savings Funds Services
New order
Internal transfer for private users
National payment
Purchase and sale of foreign currency
International payment
Rijeka City Card
Templates
Internal transfer for private users
National payment
International payment
Rijeka City Card
e-bills
Received e-bills
Open e-bill
Automated payments
Standing orders
Direct debit
GSM vouchers
Purchase GSM voucher
Erste mToken NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
International Payment Order in Croatian kunas or in foreign currency
user IME PREZIME
Payer
Recipient IME PREZIME
Order cover *
Currency
Amount charged for order
Status
- Select account -
HRK
Payers's account number *
Charge fee to account
Amount charged for fee
Mode - Charge reference no. HR
Recipient
Name of recipient *
Address (street and number) *
City *
Country code *
List of countries
IBAN of recipient or account number *
Mode - Reference No. HR
Recipient bank
BIC address (SWIFT)
or
- Erste group banks -
If the FX orders are executed in benefit of the client accounts of the Erste group member bank (FIT 2.0 payments) in EUR, valid fee for the 2.0 payments will be calculated.
Name of recipient's bank *
Address and city
Payee bank code
(bank code BLZ, ABICAB, SCN, ex. BLZ 20 111)
Payment
Payment amount *
Currency
978 EUR
URGENT
Urgent payment means that the funds will be forwarded and that the recipient bank will generally receive them the same day the order is entered. This type of payment is only possible in certain currencies, and the order must be submitted till a certain time on working days (EUR-13: 30, USD-12: 30, GBP-9: 30, CHF-9: 30, CAD-9: 30).
PriEURO
PriEURO orders are executed within 4 hours of submitting a proper order, meaning that, within 4 hours of delivering orders funds will be paid to the recipient's account abroad. The order is valid if cover for the order and fees is provided and all required documentation delivered. PriEURO orders can be implemented only with payments in EUR through the following banks. Processing is begun at 8 am, and orders must be submitted on weekdays no later than 12h.
Instrument of payment *
10 Remittance
Basis of payment *
4 - other
Purpose Code
(Fill in rules)
Payment description *
Recipient (person) *
private entity
legal entity
Fee option *
1 - debit to payer (OUR)
2 - debit to recipient (BEN)
3 - shared costs (SHA)
Date of execution *
15.09.2014
Valutation date **
D + 2
Date and time of COT
Send e-mail confirmation of transaction
* mandatory fields
** Valutation date is the period during which the funds shall be payed to the recepients bank.
Check
Cancel
Customer service: 072 555 555

Figure 26. International payment order

After all information are entered user needs to click the „**Check**“ button in order to check that all information are correct. If there is an error, warning will be displayed pointing to the incorrect field that needs correction.

If the order has to be signed, a sign option will show. There are two options to be chosen; „Sign now“ and „Sign later“. If the user chooses „sign now“ option the code from the card or mToken has to be entered and signed in the way described in the Signing orders paragraph. If the user chooses the „sign later“ option the order will be stored in the „unsigned orders“ in the „Balance overview“ menu.

When all entered information are correct, after choosing the option „**Check**“, amounts for order cover and fees will be calculated according to current exchange rates and displayed on the screen.

By choosing the option „**Confirm**“, order is entered. Chosen cover accounts will be charged according to the valid exchange rates on selected payment date and order is executed. After order execution, user will receive e-mail with all information about the order, if he marked the checkbox to receive e-mail confirmation.

It is possible to enter international payment order even in a case that on one of chosen accounts there is no enough funds to cover order or a fee. In that case in a field „**Status**“ lacking amount will be shown. Order will attempt to get executed in next 15 days, until there are no enough funds to cover the order, according to the valid exchange rate on a date of payment. If even after 15 days there is no enough funds on account, transaction won't be completed and will be saved to non-completed international payment orders.

6.1.5. Rijeka City Card

This order is for direct top-up payment for Rijeka City Card. User needs to choose:

- Payer's account number
- Account currency
- Enter Rijeka City Card number for top-up payment

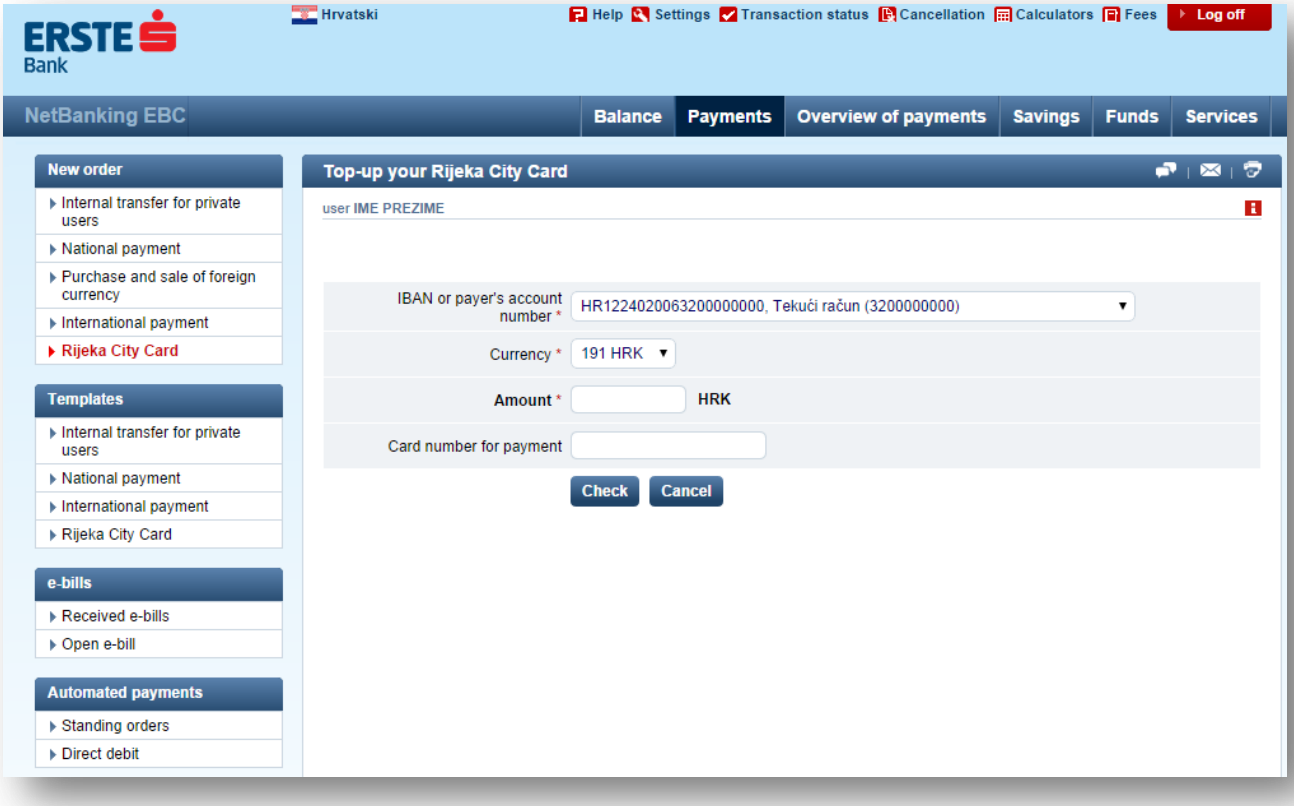


Figure 29. Rijeka City Card top-up payment

6.5 TEMPLATES

Using templates makes payments that are often repeated simpler. Template is order created in advance by which user can simply and quickly set new payment with possible change of some information.

It is possible to make templates for:

- internal transfer for private users
- national payment
- international payment
- Rijeka City Card top-up payment

6.5.1 Templates preview

User can view created templates by choosing a template type in the „payment“ menu. New page will open with templates list which can be additionally searched by the capital letter.

In the templates overview it is possible to click on the:

- template name

  The order will be displayed with the fields filled in when creating the template. If user wish to, they can change certain the fields and execute the order in accordance with the rules mentioned in the previous chapters.

- „change“ option

  The order will be displayed with the possibility of changing all fields. By clicking on "Check", the entered data will be checked and by clicking on "Confirm" the template will be saved. If the user wishes to delete a template from the list of templates they can do so by selecting the "**Delete template**" option.

- „transactions“ option

  A list of last 50 transactions executed using a template is displayed. In order to view the next 50 transactions choose "next". For a detailed overview of each payment it is necessary to click on the account number.

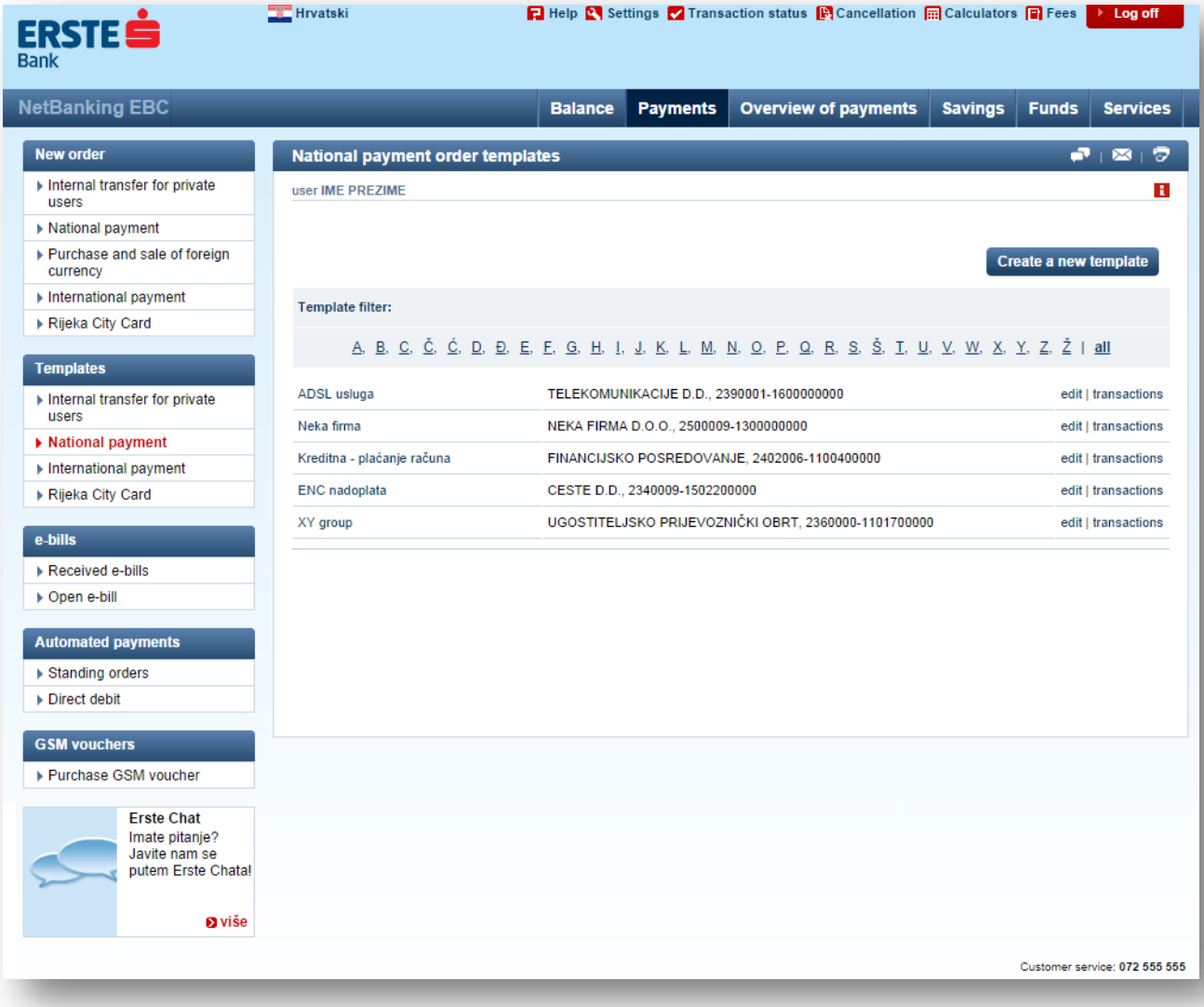


Figure 28. Templates overview

6.5.2 Creating a template

A drop-down menu with types of orders for which templates can be created is located at the top of the screen displaying a list of created templates. After selecting the type of order for which you wish to create a template, a screen which contains the same fields and is filled in the same way as all other orders will be displayed. Templates only differ from other orders by one additional field – "**Template Name**".

The process of creating a template is almost identical to filling in orders, with less mandatory fields and less checks of the entered data (e.g. the validity of a reference number is not checked). To finish creating a template user needs to click "**Check**" and then "**Confirm**".

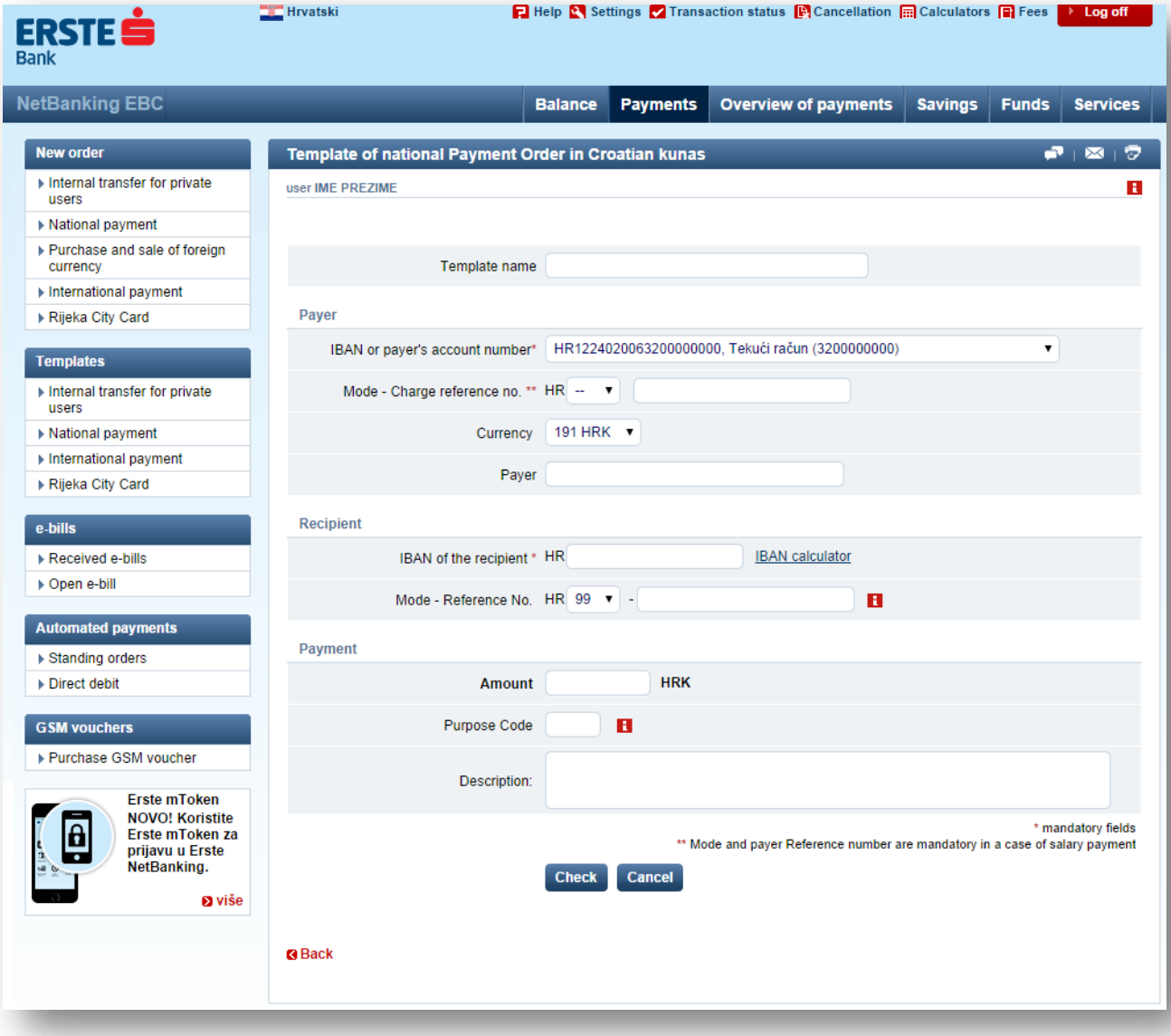


Figure 29. Creating a template

6.6 STANDING ORDERS

Option „**Standing orders**“ within the „**payments**“ menu offers a possibility of creation of two kinds of orders:

- Standing order
- Direct debit

6.6.1 Standing order

With standing order for funds transfer, funds can be transferred from account in Erste Bank to any other account within and outside the Bank according to the set criteria.

New standing order for funds transfer can be opened in menu „**Payments**“, with choosing option „**Automated payments**“ – „**Standing orders**“.

For opening a new standing order it is required to fill in following information:

- **Standing order name** – enter arbitrary standing order name
- **Charge to account –** choose account to be charged for standing order

- **Currency –** choose a currency of a charged account
- **Amount charged** – enter amount to charge the account. If a field „Amount credited“ is filled in, then field „Amount charged“ needs to stay empty and vice versa.
- **Priority in execution of orders** – in a case that user has many open standing orders, and there is no enough funds to execute all orders, the one with the highest priority will be executed.
- **In benefit of own/other account** – enter account in benefit of which standing order will be executed (user's account in Erste Bank, account of any other user in Erste or other banks)

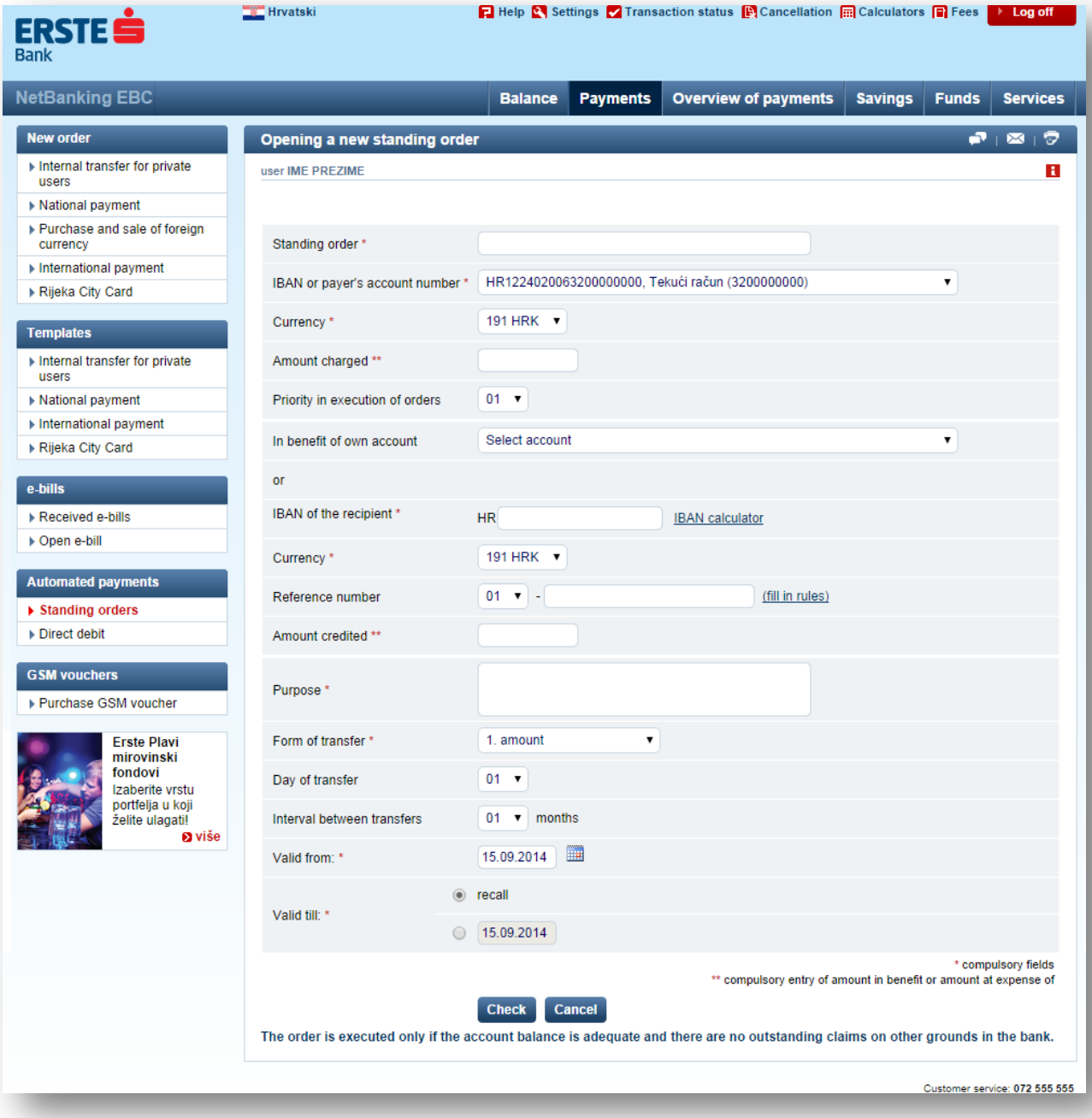


Figure 30. Standing order

- **Currency** – choose the currency of benefit account
- **Amount credited** – this amount is calculated in case of different currencies 'charged' and 'credited'. Amount 'credited' is calculated on standing order execution date according to the valid exchange rate.

- **Reference number** – enter reference number which must be entered in accordance with the rules for creating a reference number
- **Purpose –** order description
- **Form of transfer –** choose a way of a standing order execution
  - *1 – amount* – transfer of a set amount on a set day in a month („Amount charged" or „Amount credited")
  - *2 – all on the selected day* – total account balance transfer on a selected day in a month; by this way of transfer fields „Amount charged" and „Amount credited" are not filled in
  - *3 – over amount* – transfer of a current account balance which is over set amount on a selected day in a month; user needs to fill in a field „over amount" (e.g. if set amount is 500 kuna, and balance is 600 kuna on account, by standing order 100 kuna will be transferred, so 500 kuna always remains on account)
  - *4 – all every day* - total account balance transfer every day; by this way of transfer fields „Amount charged" and „Amount credited" are not filled in
  - *5 – over amount every day* - transfer of a current account balance which is over set amount every day; user needs to fill in a field „over amount" (e.g. if set amount is 500 kuna, and balance is 700 kuna on account, by standing order amount will be transferred that sets account balance to pre-defined 500 kuna – in this case 200 kuna will be transferred)
- **Day of transfer** – day in a month when standing order will be executed. In a case that on a set date there is no enough funds on account, for form of transfer 1, 2 and 3 order will attempt to execute for 20 days and after that in the following period on a set date
- **Interval between transfers** – choose number of months in between standing orders execution
- **Date „Valid from"** – enter a date when standing order becomes valid
- **Date „Valid to"** – enter a date until when standing order is valid or choose the option „**recall**".

After all information are entered user needs to click the „**Check**" button in order to check that all information are correct. If there is an error, warning will be displayed pointing to the incorrect field that needs correction. When all entered information are correct, after choosing the option „**Check**", option „**Confirm**" will be shown in red color and on the right side information about standing order will be displayed on the screen. After button „**Confirm**" is chosen, user can't change any of the entered information, but still can choose option „**Cancel**".

By choosing option „**Confirm**" standing order is contracted and will be executed in accordance with defined terms, but only if there is available balance on account and there is no other unsettled claims by other basis in the bank.

6.6.2 Direct debit

With direct debit user can pay for their obligations e.g. utilities to different business subjects with whose Erste Bank has a signed contract. By choosing the option „**Automated payments**" – „**Direct debit**" in menu „**Payments**", new page is opened with a list of companies for which user can contract direct debit. For direct debit opening, user needs to choose a company to which they want to make payments.

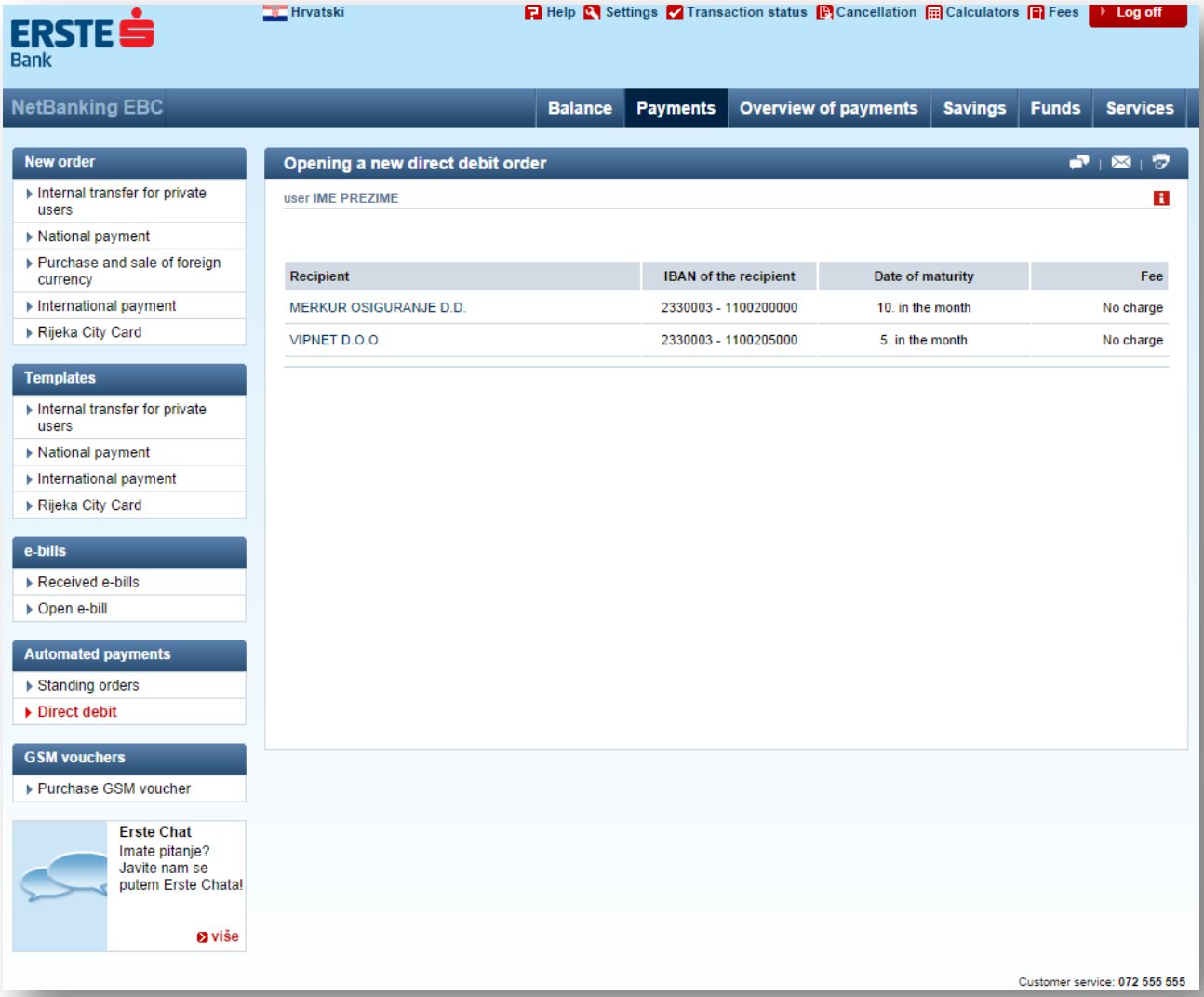


Figure 31. List of companies for which user can open direct debit

After choosing a company user needs to fill in fields on the screen in the following way:

- **Charge to account** – user needs to choose account from which direct debit will be executed and corresponding currency.
- **Identification of purpose of suspension** – by this piece of information receiver of payment recognizes payer and it is mandatory to fill it in correctly. It is stated on a user's paper bill, in most cases this is whole reference number or part of it, but also can be in the field „Payment description“ or somewhere else. In order for user to correctly fill in this field, to the right of the field it is explained what to enter and example of how this information should look like, e.g. „Receiver number (number from payment description); example of filled in identification of purpose of suspension 1234567-0“.

After all information are entered user needs to click the „**Check**“ button in order to check that all information are correct. If there is an error, warning will be displayed pointing to the incorrect field that needs correction. When all entered information are correct, after choosing the option „**Check**“, option „**Confirm**“ will be shown in red color and on the right side information about direct debit will be displayed on the screen. After button „**Confirm**“ is chosen, user can't change any of the entered information, but still can choose option „**Cancel**“.

ERSTE Bank
Hrvatski
Help
Settings
Transaction status
Cancellation
Calculators
Fees
Log off
NetBanking EBC
Balance
Payments
Overview of payments
Savings
Funds
Services
New order
Internal transfer for private users
National payment
Purchase and sale of foreign currency
International payment
Rijeka City Card
Templates
Internal transfer for private users
National payment
International payment
Rijeka City Card
e-bills
Received e-bills
Open e-bill
Automated payments
Standing orders
Direct debit
GSM vouchers
Purchase GSM voucher
Erste mToken NOVO! Koristite Erste mToken za prijavu u Erste NetBanking.
više
Direct debit
user IME PREZIME
IBAN or payer's account number
HR1224020063200000000, Tekući račun (3200000000)
Currency
191 HRK
IBAN of the recipient
MERKUR OSIGURANJE D.D.
2330003 - 1100200000
Identification of purpose of suspension
Cijeli poziv na broj; primjer popunjene svrhe obustave 94-181818-221616
Fee
No charge
Maturity
10. in the month
Date of contracting
15.09.2014
Check
Cancel
The account holder authorizes the bank to charge his account on the specified date, for the specified amount by MERKUR OSIGURANJE D.D. and waives any objection to the Bank.
The order is executed untill recalled and only if there is sufficient account balance.
The owner of the account has voluntarily made available to Erste Bank a.d. Bovi Sad information about your registration number and other personal information and allowed their use to unmistakablely identify the account holder. This includes the forwarding of personal data to third parties that are necessary for the implementation of commitments agreed between the account holder and the Bank.
Back
Customer service: 072 555 555

Figure 32. Direct debit for utilities bill payment

By choosing option „**Confirm**“ direct debit is contracted and will be executed in accordance with defined terms, but only if there is available balance on account and there is no other unsettled claims by other basis in the bank.

After direct debit is contracted, Erste Bank needs to send information about that order to the receiver of the payment. It is possible that receiving company already created monthly bill for previous period, so this monthly bill won't be payed by this newly opened direct debit. In that case user needs to pay received bill by other means, and direct debit will start to execute from the following month.

6.7 GSM VOUCHERS

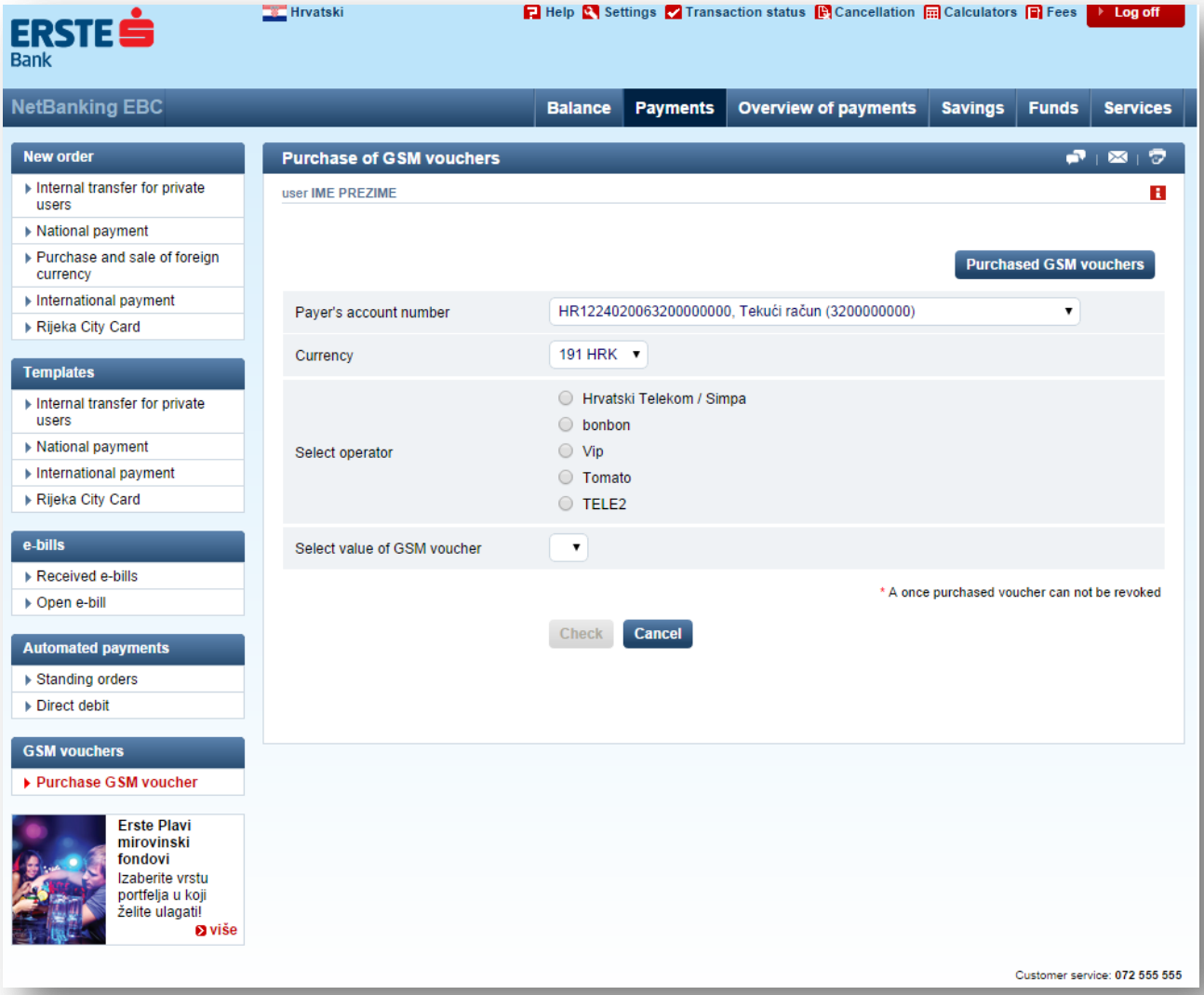


Figure 33. Purchase of GSM vouchers

Erste NetBanking service enables purchase of GSM vouchers. By choosing the option „**Purchase of GSM vouchers**“ within the „**payments**“ menu new screen is opened for GSM vouchers purchase.

User needs to choose account to be charged for voucher purchase, corresponding currency, select GSM operator and value of GSM voucher.

After filling in all fields, user needs to choose option „Check“ which is checking if there is enough funds on selected account for voucher purchase and if chosen GSM voucher value is available in current supplies.

If there is no voucher with chosen value in available supplies, a message will be shown on the screen:

„Unfortunatelly there is no chosen GSM voucher value in current supplies. Please try some other voucher value.“

If there is enough funds on a chosen account, transaction amount will be shown on the screen, and instead of option „**Check**“, option „**Confirm**“ will be shown.

If the order has to be signed, a sign option will show. There are two options to be chosen; „Sign now“ and „Sign later“. If the user chooses „sign now“ option the code from the card or mToken has to be entered and signed in the way described in the Signing orders paragraph. If the user chooses the „sign later“ option the order will be stored in the „unsigned orders“ in the „Balance overview“ menu.

After option „**Confirm**“ is shown, it is no longer possible to change entered information. If user still wants to cancel GSM voucher purchase, they can choose option „**Cancel**“.

By choosing option „**Confirm**“, GSM voucher is purchased and screen with purchased voucher is displayed.

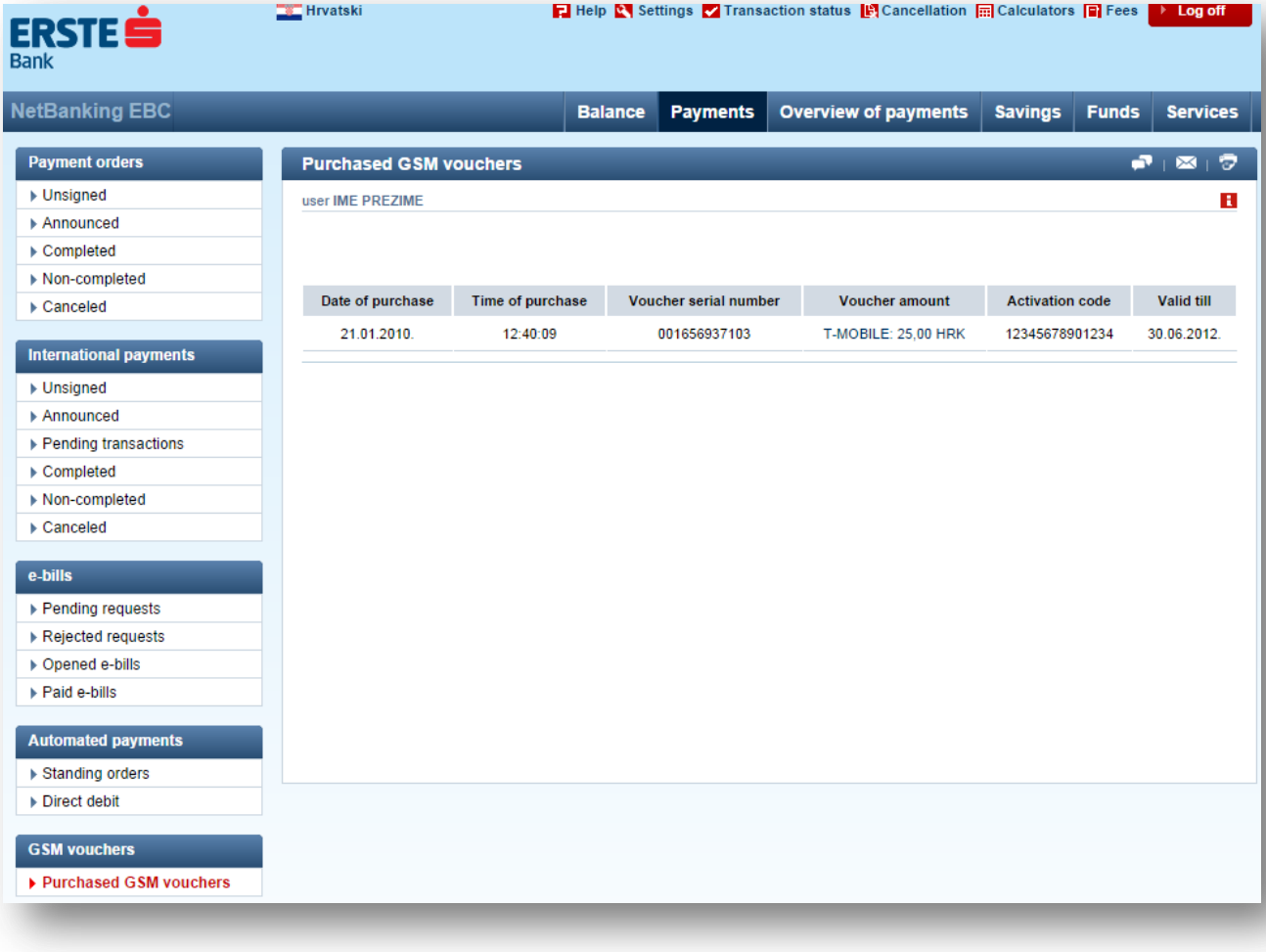


Figure 34. Purchased GSM voucher

Once GSM voucher is bought, it can't be revoked or canceled by storno.

Previously purchased GSM vouchers can be previewed within „**overview of payments**“ menu, by choosing the option „**Purchased GSM vouchers**“ (Purchased GSM vouchers).

6.8 E-BILLS

6.8.1 Open e-bill

E-bill service can be contracted for those e-bill issuers which offer that functionality.
Preview of all e-bill issuers is visible within menu **Payments**, option **Open e-bill**.

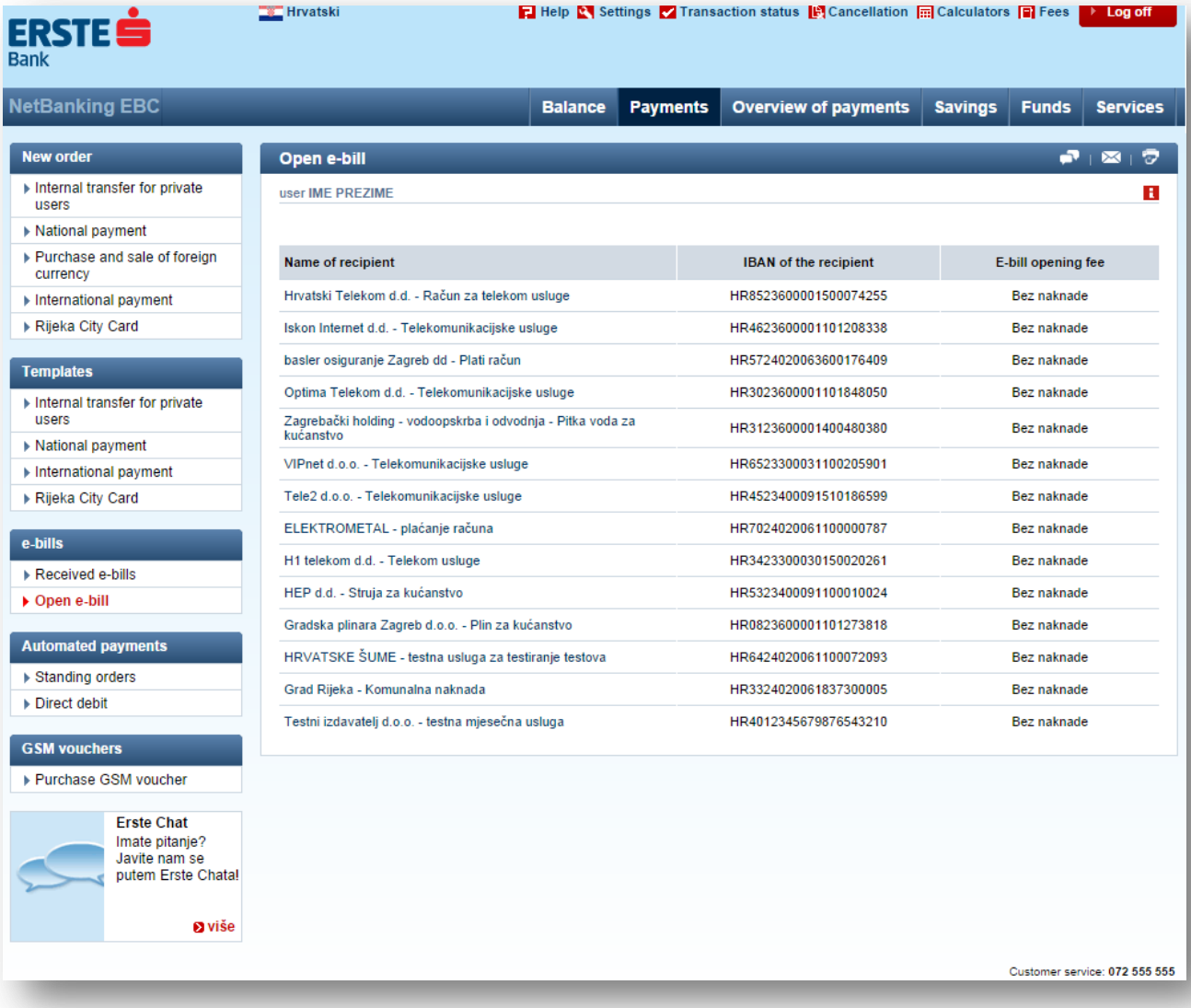


Figure 35. Open e-bill

For e-bill service contracting user needs to choose one of offered e-bill issuers, and after that new screen for entry of e-bill information is opened:

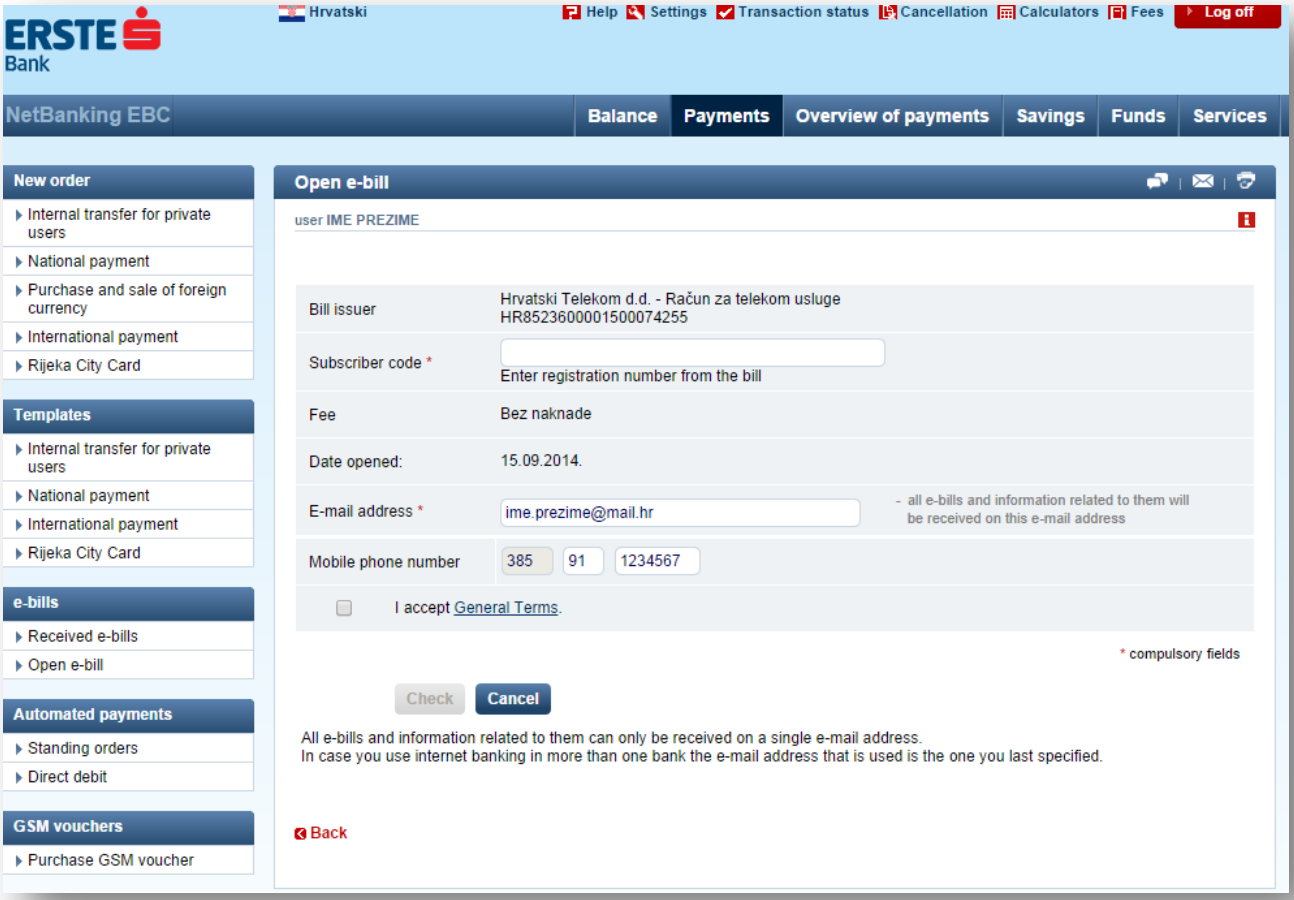


Figure 36. Entry of information for opening e-bill

Mandatory information for e-bill opening are:

- Subscriber code – user needs to copy subscriber code correctly from the paper bill
- E-mail address
- Acceptance of General terms

Mobile phone number is not mandatory for entry.

After data confirmation, request for e-bill opening is sent to e-bill issuer for further processing and can be viewed under menu „**overview of payments**“, option „**e-bills**“ – „**Pending requests**“.

E-bill issuer can approve or reject e-bill opening request. Approved e-bills can be viewed within menu „**overview of payments**“, option „**e-bills“ – Opened e-bills“,** and rejected e-bills under option „**e-bills“ – Rejected e-bills**“.

User receives e-mail message with information that their request is approved or rejected, to the e-mail address that was entered while requesting e-bill opening.

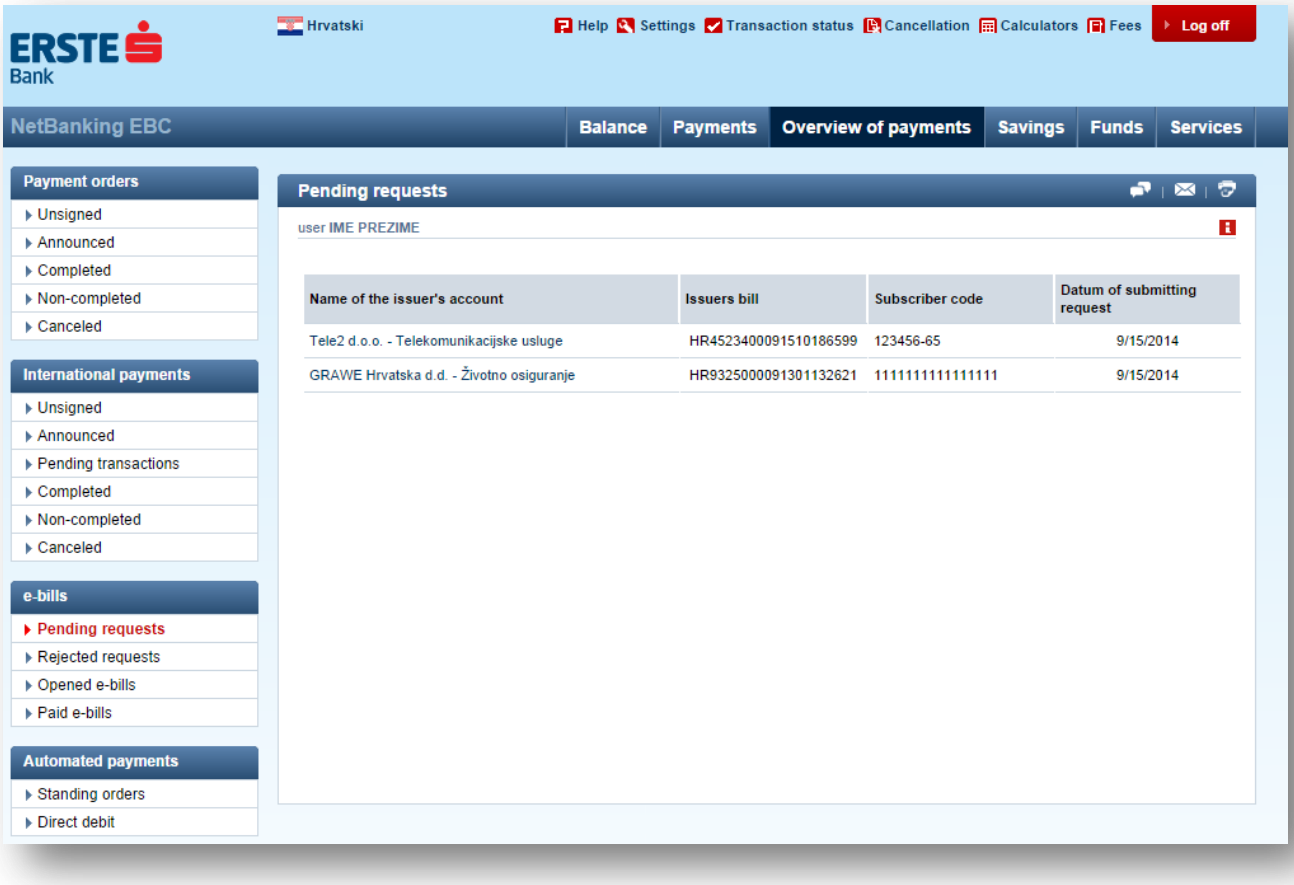


Figure 37. E-bills – Pending/requests

6.8.2 E-bill payment

By clicking the option **Received e-bills**, all received but not yet paid e-bills are shown.

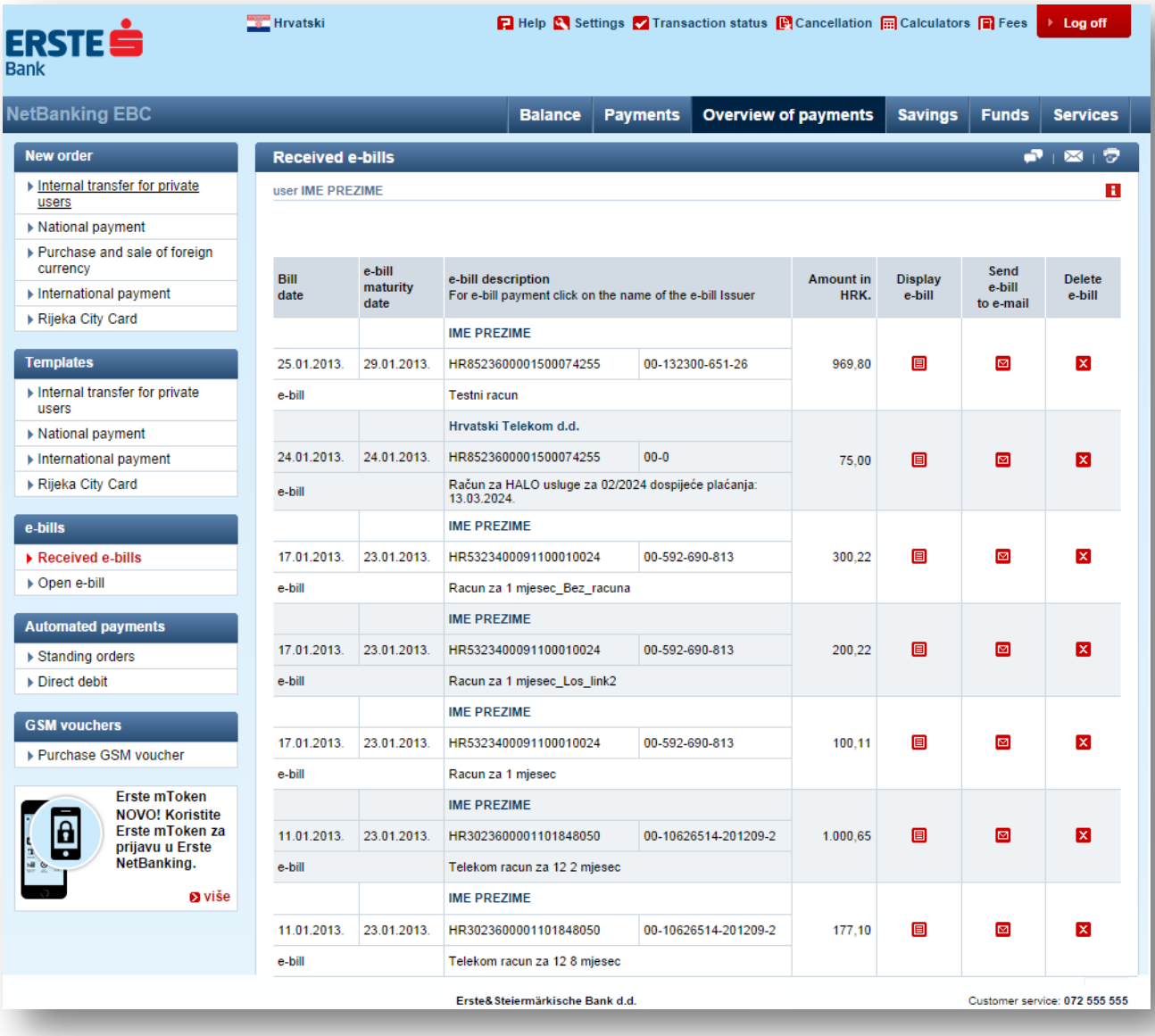


Figure 38. Received e-bills overview

For each e-bill it is possible to:

- Show e-bill on the screen in pdf format – option **Display e-bill**

  If e-bill issuer for some reason can't deliver e-bill, following message will be shown on the screen „*It is not possible to display your e-bill. Please contact e-bill Issuer*“.
- Send e-bill to e-mail – option **Send e-bill to e-mail**, e-bill is sent in pdf format to e-mail address that was entered while requesting e-bill opening
- Delete – option **Delete e-bill**

For payment of recieved e-bill, user needs to click the e-bill Issuer name, after which payment order is opened with filled in information for payment.

Only the following information can be changed: IBAN or Payer's account number, Currency, Amount, Description and Date of execution.

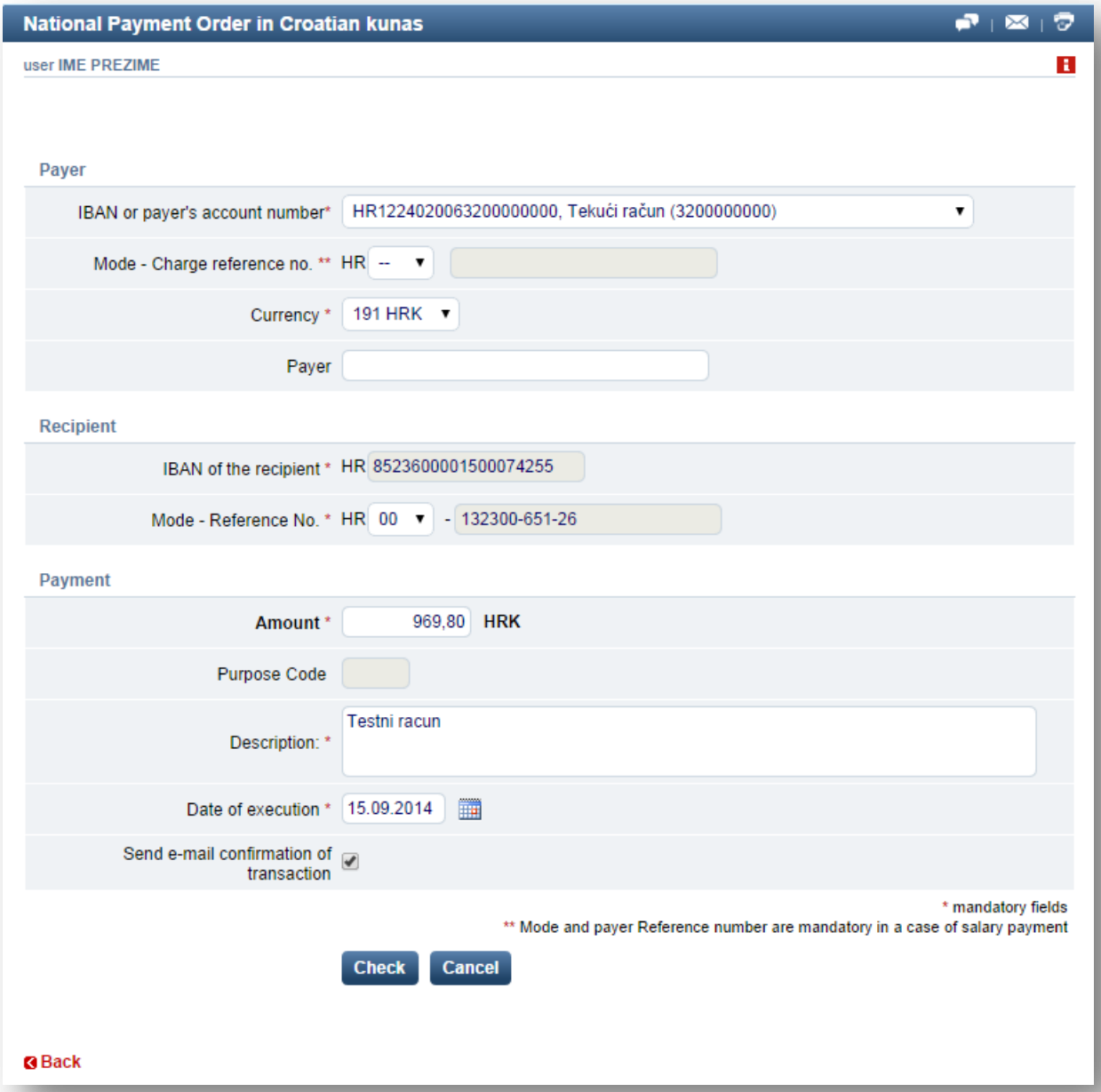


Figure 39. E-bill payment – national payment order

All other functionalities of payment order e.g. advance payment, payment cancellation etc. are enabled for e-bill payment.
An option for order signing will appear if the order needs to be signed.
After successful e-bill payment, e-bill dissappears from the Received e-bills view and is shown under menu „**overview of payments**“, option „**e-bills**“ – „**Paid e-bills**“.

7. OVERVIEW OF PAYMENTS

The "**Payment overview**" menu provides an overview of payments entered and conducted by Erste NetBanking, Erste mBanking and Erste FonBanking services, overview of e-bills statuses, standing orders and purchased GSM vouchers and includes following options:

Payment orders	International payments	E-bills	Automated payments	GSM vouchers
• Announced • Completed • Non-completed • Canceled	• Announced • Pending transactions • Completed • Non-completed • Canceled	• Pending requests • Rejected requests • Opened e-bills • Paid e-bills	• Standing orders • Direct debit	• Purchased GSM vouchers

7.1 PAYMENT ORDERS

The overview of payment orders includes a list of all orders (excluding international payments) conducted by Erste NetBanking, Erste mBanking and Erste FonBanking services, and classified according to status – announced, completed, non-completed, and canceled. By selecting certain type of order, a list of the selected type of order will be displayed.

7.1.1 Overview of announced payment orders

Announced payment orders can be viewed by choosing the option **Payment orders** – „**Announced**“ in menu „**overview of payments**“. Overview of announced payment orders shows a list of all orders which are not yet executed (e.g. orders with date of execution later than current date).

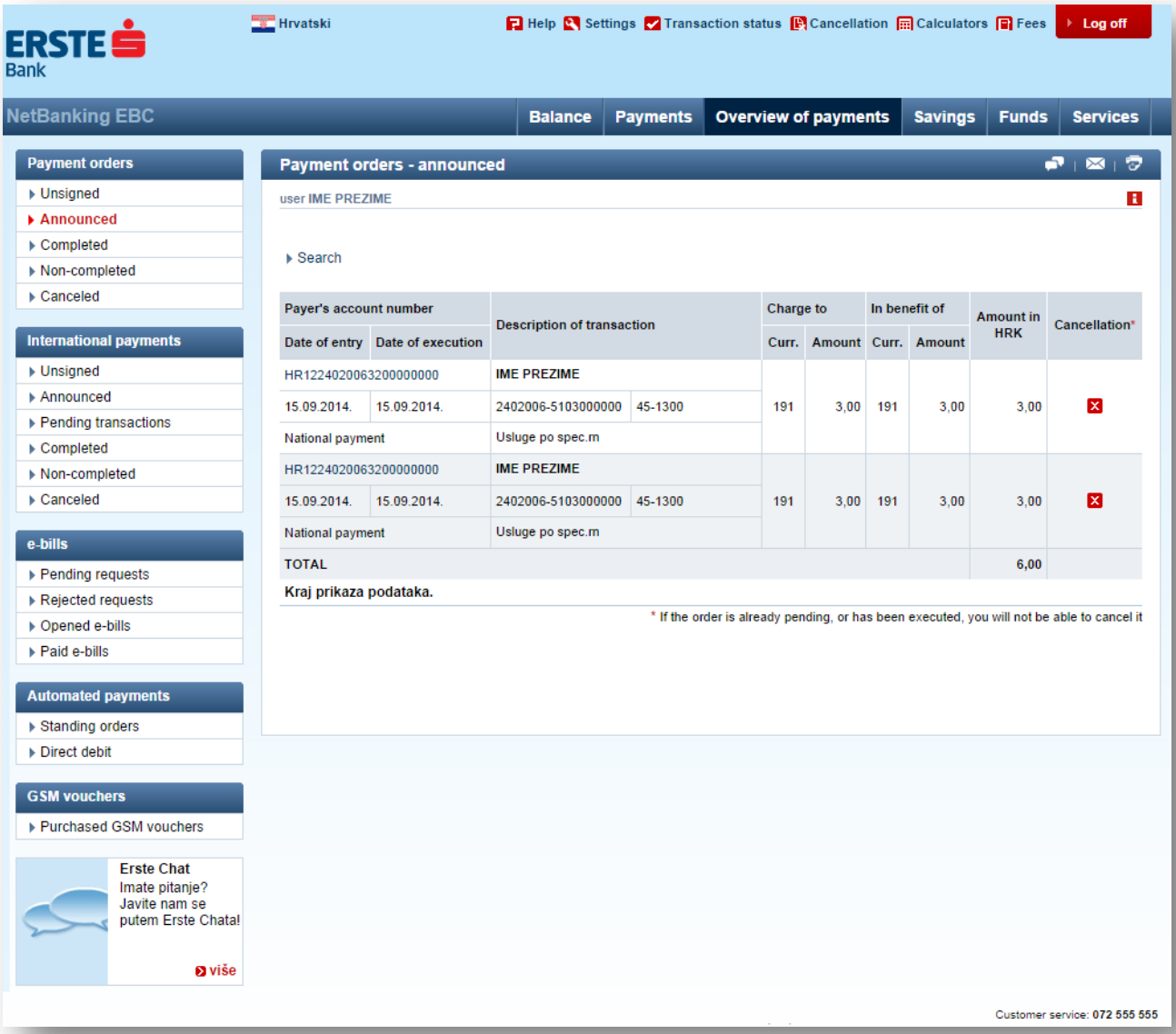


Figure 40. Overview of announced payment orders

1. By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.
2. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
3. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

   For a detailed listing of each non-completed payment order it is possible to:
   - enter a new order based on the displayed order, by clicking on the <**enter new**> link
   - create a template based on the displayed order, by clicking on the <**template**> link**.**

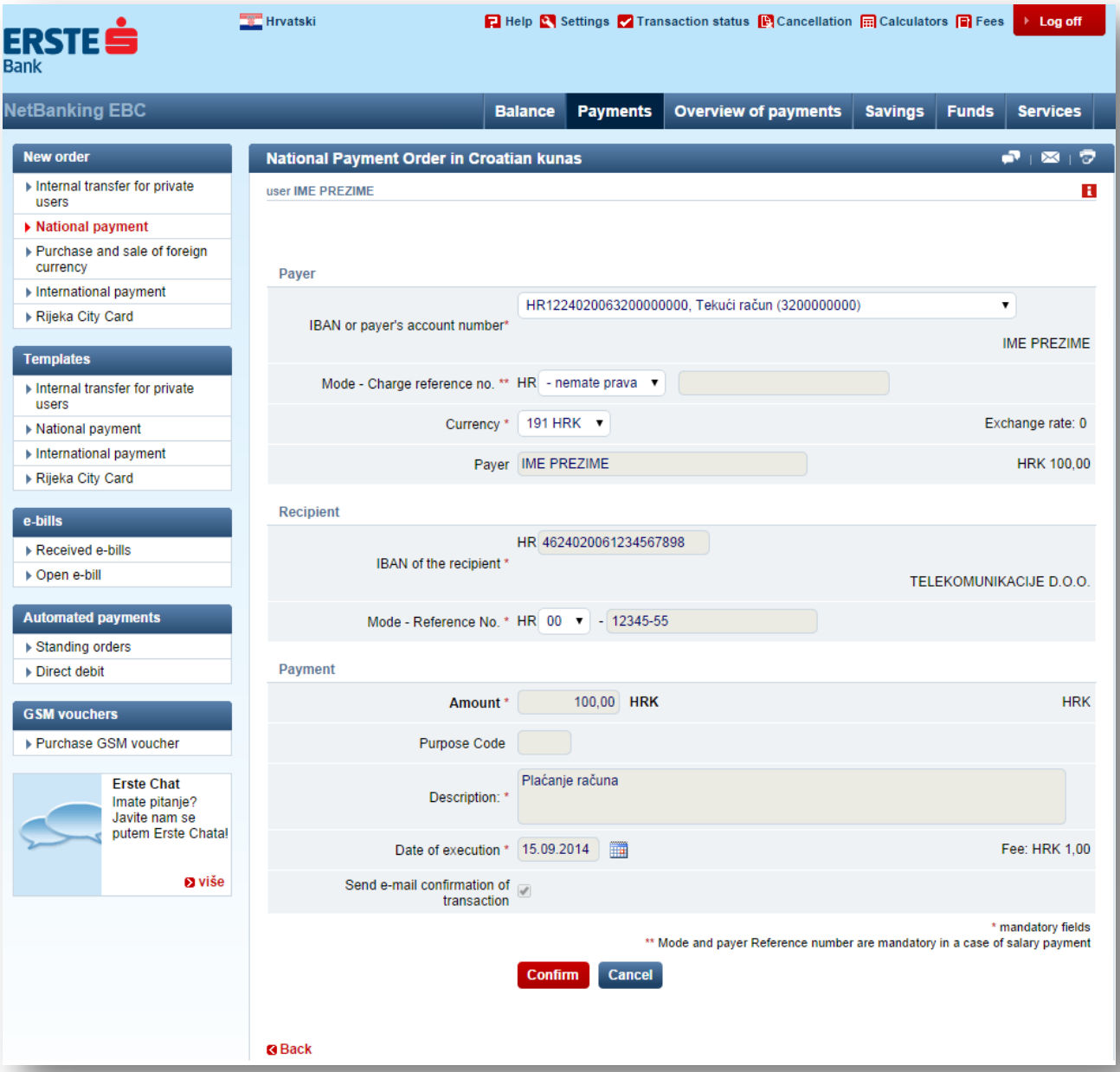


Figure 41. Overview of one announced payment order

7.1.2 Overview of completed payment orders

Completed payment orders can be viewed by choosing the option **Payment orders** – „**Completed**“ in menu „**overview of payments**“.

1. By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.
2. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
3. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

   For a detailed listing of each non-completed payment order it is possible to:
   - enter a new order based on the displayed order, by clicking on the <**enter new**> link
   - create a template based on the displayed order, by clicking on the <**template**> link**.**

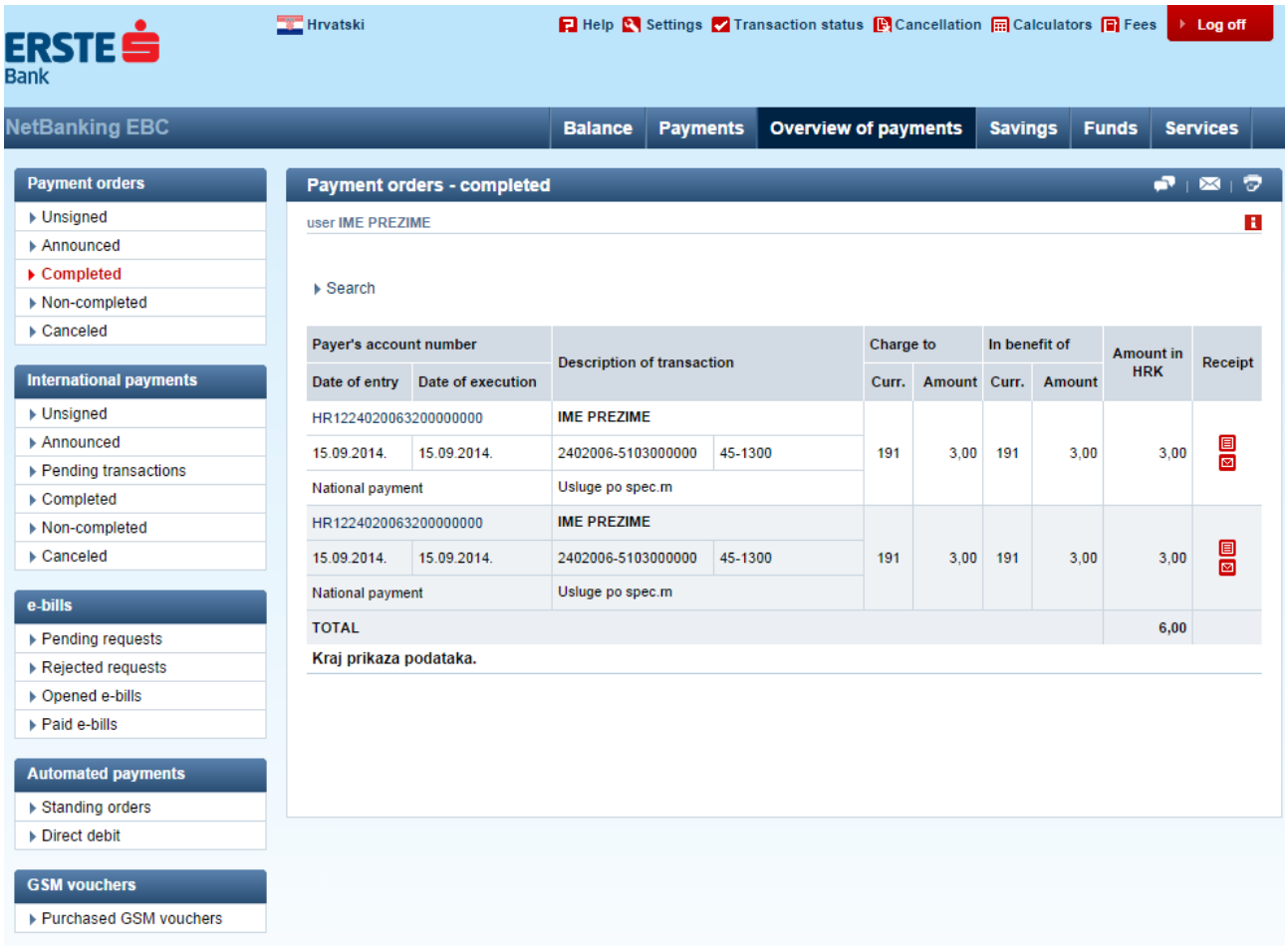


Figure 42. Overview of completed payment orders

4. For every completed order there are offered possibilities of displaying receipt on the screen and sending receipt to user's e-mail address.

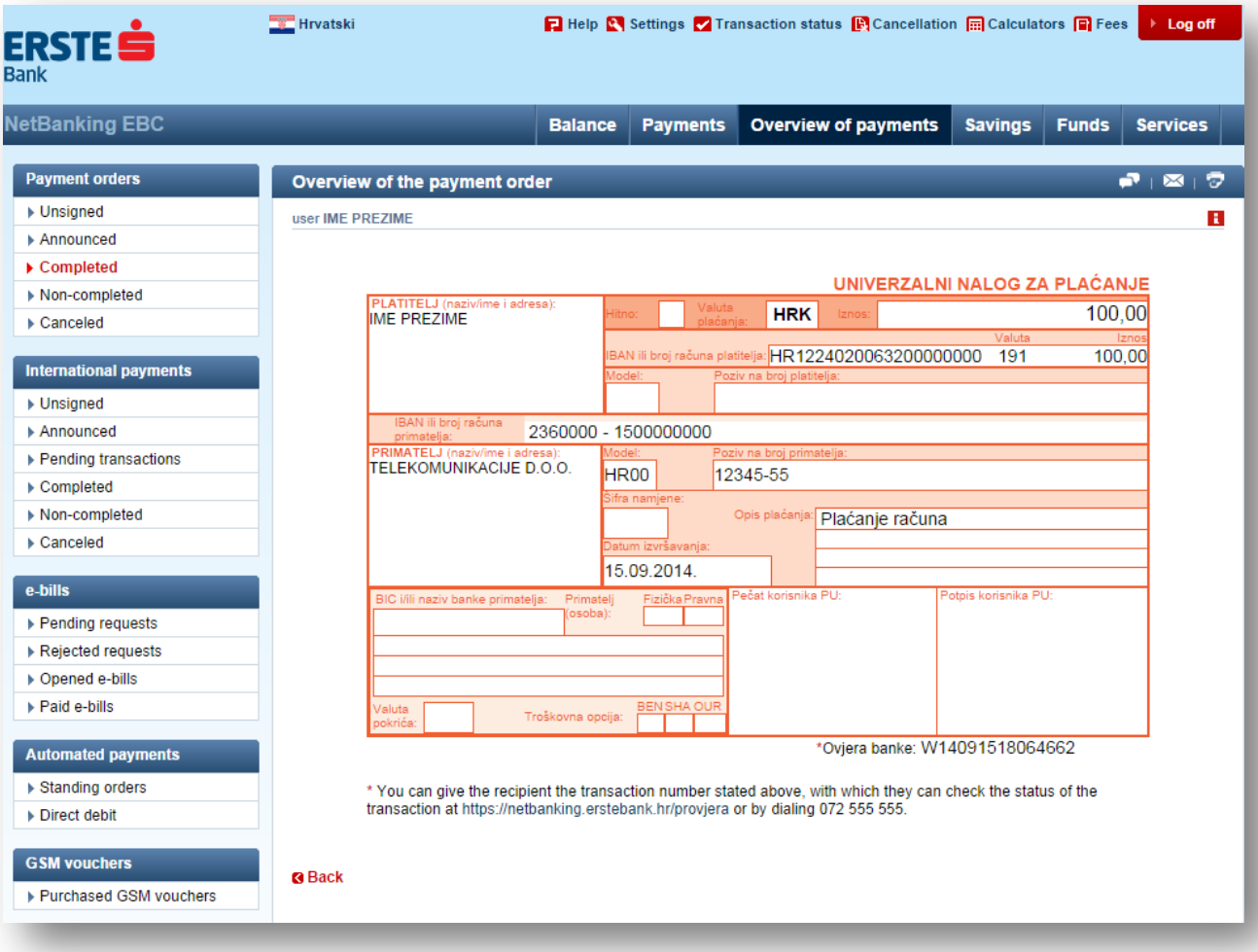


Figure 43. Overview of one completed payment order

7.1.3 Overview of non-completed payment orders

Non-completed payment orders can be viewed by choosing the option **Payment orders** – „**Non-completed**“ in menu „**overview of payments**“. Overview includes orders which for some reasons couldn't be executed (e.g. not enough funds on account).

1. By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.
2. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
3. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

   For a detailed listing of each non-completed payment order it is possible to:
   - enter a new order by clicking on the <**enter new**> link
   - create a template by clicking on the <**template**> link**.**

All non-completed payment orders are automatically deleted after 180 days.

7.1.4 Overview of canceled payment orders

Canceled payment orders can be viewed by choosing the option **Payment orders** – „**Canceled**“ in menu „**overview of payments**“.

Overview of canceled payment orders shows all canceled transactions.

1. Above the table with overview of canceled transactions there is an option „Search“. By choosing it, new screen is opened which contains fields for data entry in order to filter transactions which fulfil certain criteria.
2. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
3. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

   For a detailed listing of each non-completed payment order it is possible to:
   - enter a new order by clicking on the <**enter new**> link
   - create a template by clicking on the <**template**> link**.**

All canceled payment orders are automatically deleted after 180 days.

7.2 International payments

The overview of international payment orders includes a list of all such orders conducted by Erste NetBanking and Erste FonBanking services, and classified according to status – announced, pending transactions, completed, non-completed, and canceled. By selecting certain type of order, a list of the selected type of order will be displayed.

7.2.1 Overview of announced international payment orders

Announced international payment orders can be viewed by choosing the option **International payment orders** – „**Announced**“ in menu „**overview of payments**“. Overview of announced payment orders shows a list of all orders which are not yet executed (e.g. orders with date of execution later than the current date).

By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

By clicking the account number on the left side of each international order a detailed view of the selected order is displayed.

For a detailed listing of each announced payment order it is possible to:

- change it, by clicking on the **<change>** link
- cancel it, by clicking on the **<cancel>** link
- enter a new order based on the displayed order, by clicking on the <**enter new**> link
- create a template based on the displayed order, by clicking on the <**template**> link**.**

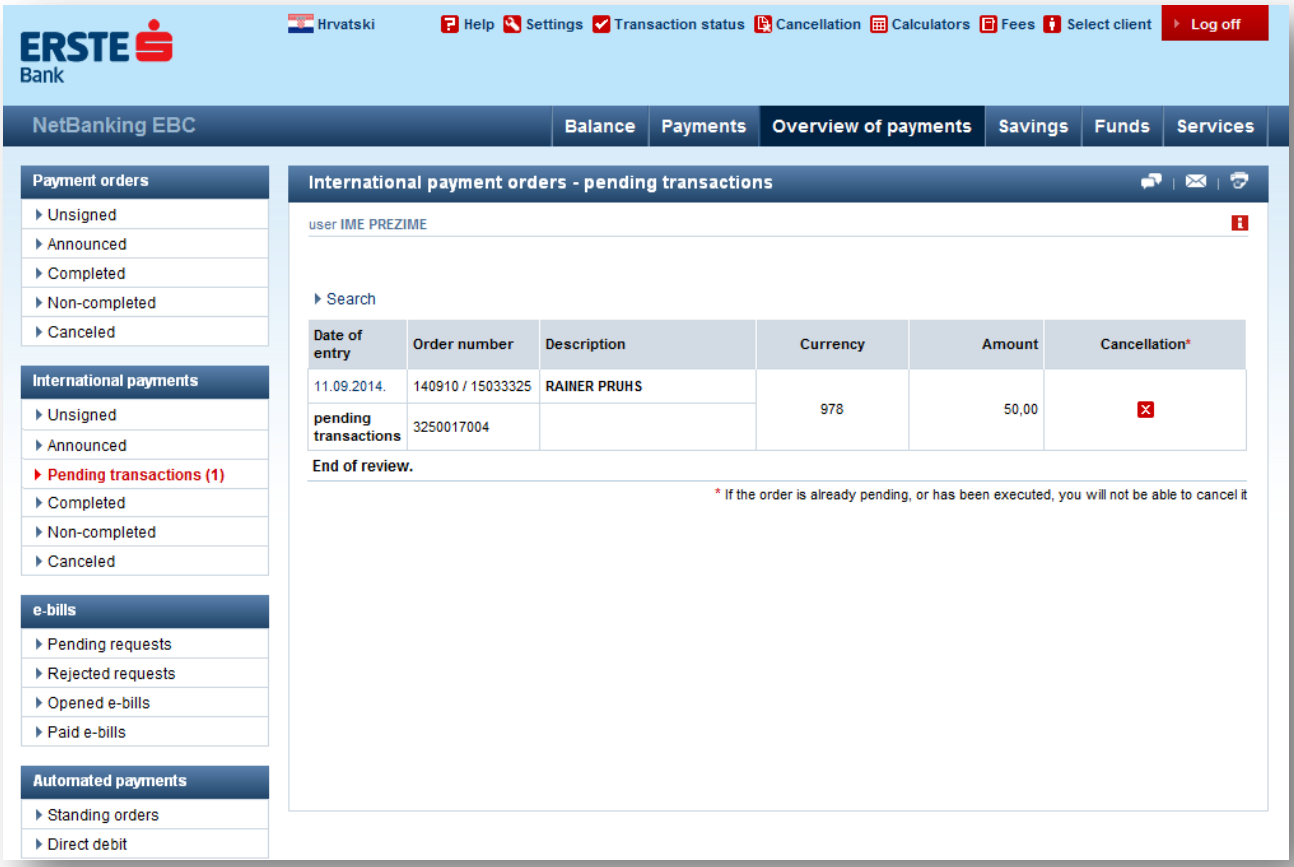


Figure 44. Overview of announced international payment order

7.2.2 Overview of international pending transactions

International pending transactions can be viewed by choosing the option **International payment orders** – „**Pending transactions**“ in menu „**overview of payments**“. Overview of pending transactions shows a list of all international orders which are not yet executed at the moment of view. It takes two days for international payment order execution, so orders will stay in pending transactions status for two days from the set execution date.

By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.

By clicking the account number on the left side of each international order a detailed view of the selected order is displayed.

For a detailed listing of each announced payment order it is possible to:

- cancel it, by clicking on the **<cancel>** link
- enter a new order based on the displayed order, by clicking on the <**enter new**> link
- create a template based on the displayed order, by clicking on the <**template**> link**.**

7.2.3 Overview of completed international payment orders

Completed international payment orders can be viewed by choosing the option **International payment orders** – „**Completed**“ in menu „**overview of payments**“.

By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

By clicking the account number on the left side of each international order a detailed view of the selected order is displayed.

For a detailed listing of each announced payment order it is possible to:

- enter a new order based by clicking on the <**enter new**> link
- create a template based by clicking on the <**template**> link**.**

It is possible to send confirmation e-mail for every completed payment order to the user's e-mail address.

7.2.4 Overview of non-completed international payment orders

Non-completed international payment orders can be viewed by choosing the option **International payment orders** – „**Non-completed**“ in menu „**overview of payments**“.

Overview of non-completed international payment orders includes international orders which for some reasons couldn't be executed (e.g. not enough funds on account).

By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

By clicking the account number on the left side of each international order a detailed view of the selected order is displayed.

For a detailed listing of each announced payment order it is possible to:

- enter a new order by clicking on the <**enter new**> link
- create a template by clicking on the <**template**> link**.**

All non-completed international payment orders are automatically deleted after 180 days.

7.2.5 Overview of canceled international payment orders

Canceled international payment orders can be viewed by choosing the option **International payment orders** – „**Canceled**“ in menu „**overview of payments**“.

Overview of cancelled orders includes all canceled international orders.

By clicking the "**Search**" option a possibility of setting conditions by which you can filter the results by accounts, name of recipient and date of payment.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

By clicking the account number on the left side of each international order a detailed view of the selected order is displayed.

For a detailed listing of each announced payment order it is possible to:

- enter a new order by clicking on the <**enter new**> link
- create a template by clicking on the <**template**> link**.**

All canceled international payment orders are automatically deleted after 180 days.

7.3 AUTOMATED PAYMENTS

Within the „**automated payments**“ menu it is possible to view contracted standing orders and direct debits.

7.3.1 Standing orders

By choosing the option **Automated payments – Standing orders** in menu „**overview of payments**“ new page is opened with overview of all contracted standing orders for user's accounts and accounts for which a user has a power of attorney.

With standing order, funds can be transferred from user's account in Erste Bank to any other account within and outside the Bank according to the set criteria.

Besides the overview of opened standing orders, it is possible to open new standing order on this screen by clicking the option „**Open a new standing order**“. Opening of a new standing order is described in chapter 6.6.1.

In the overview of all opened standing orders, by clicking to the account number, overview of an individual order is opened.

On this screen it is possible to close chosen standing order by choosing the option „**Close**“. Standing order which is closed by the user doesn't appear any more at the overview of contracted standing orders.

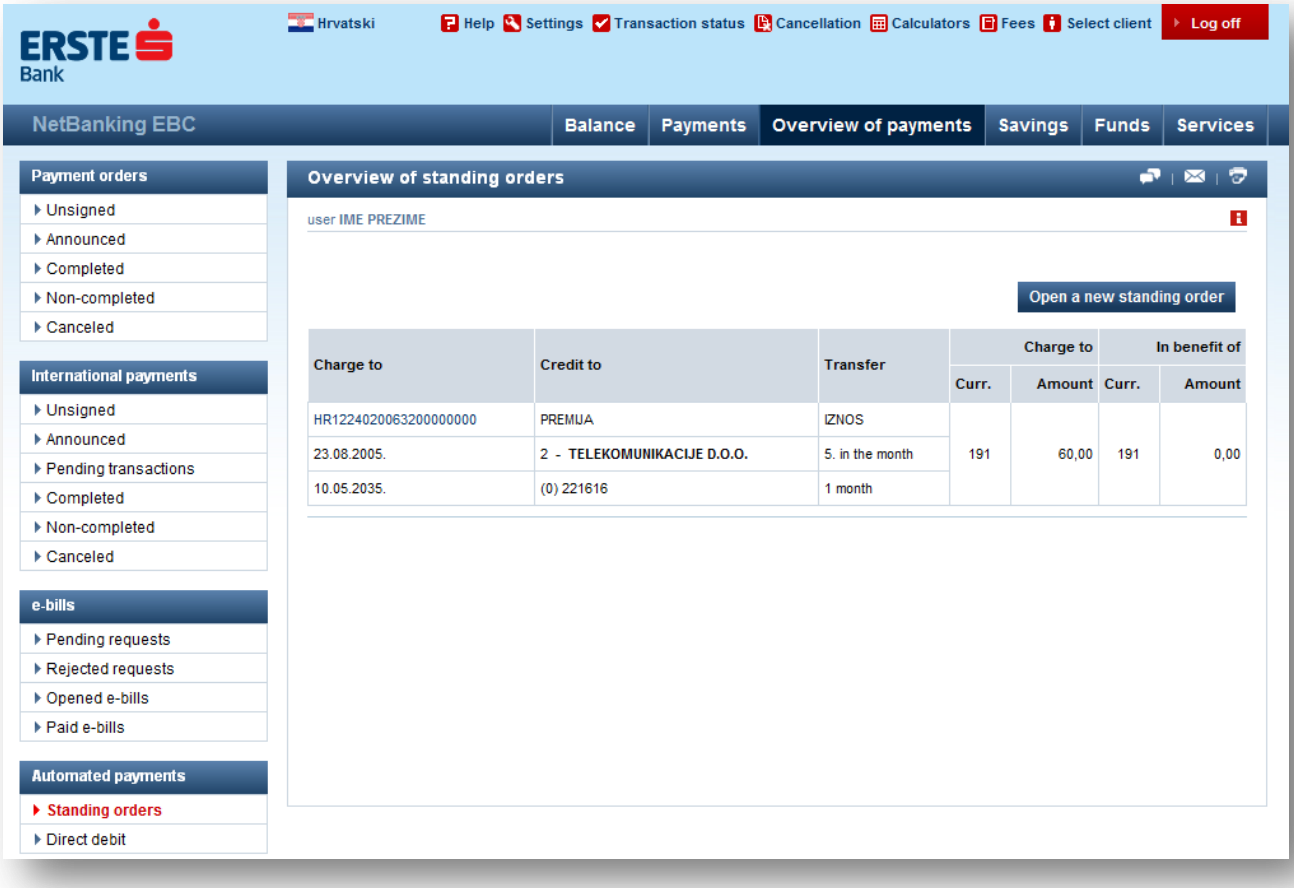


Figure 45. Overview of contracted standing orders

7.3.2 Direct debit

By choosing the option **Automated payments – Direct debit** in menu „**overview of payments**“ new page is opened with overview of all contracted direct debit orders for user's accounts and accounts for which a user has a power of attorney.

In the overview of all opened direct debits, by clicking to the account number, overview of an individual order is opened

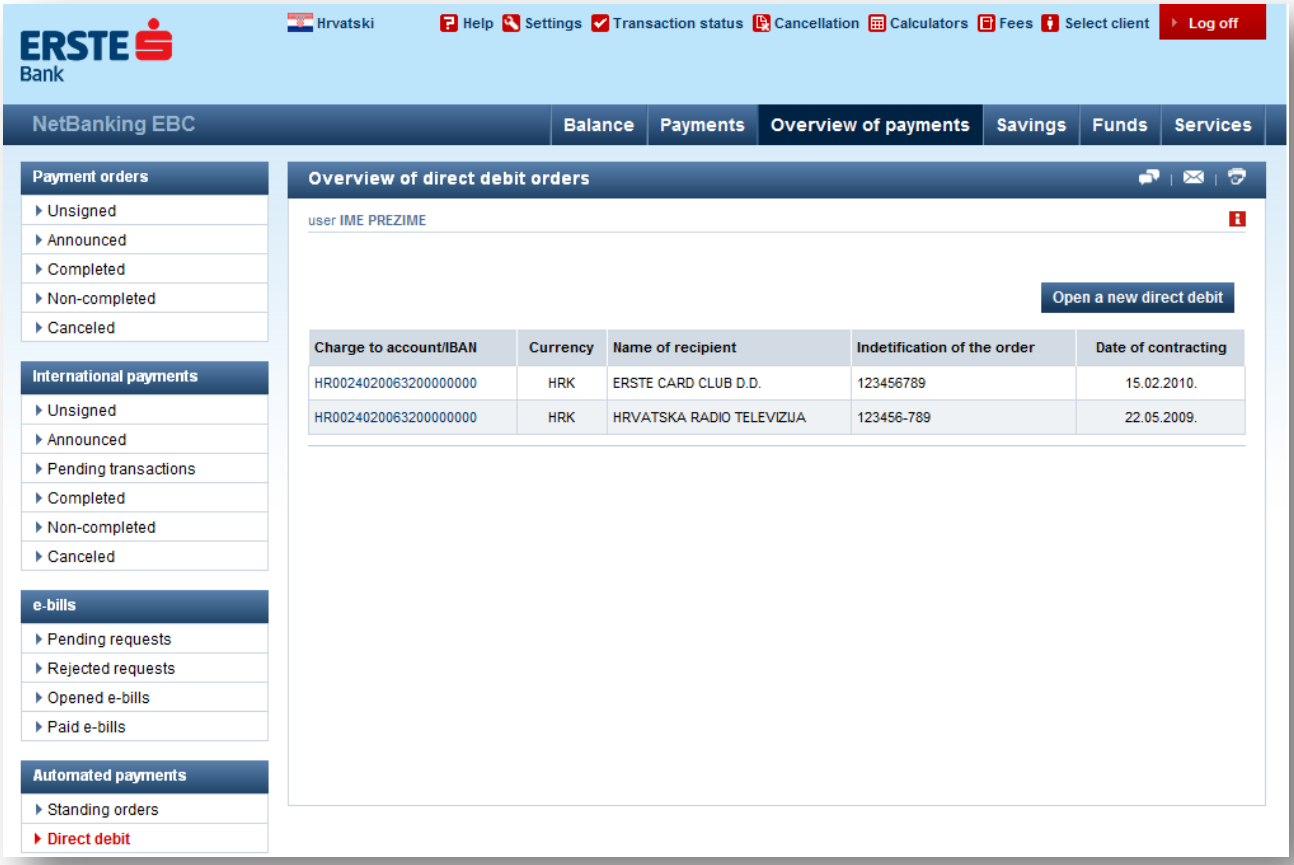


Figure 46. Overview of contracted direct debit orders

On the screen of the detailed direct debit order overview, user can change or close the order by choosing the option „**Change**“ or „**Close**“.

At already opened direct debit, it is possible to change the account for payment and the identification of purpose of suspension. Only those direct debit orders can be changed for which information hasn't been sent to the receiver of the payment. If user wants to change the order for which information have already been sent, they need to close that order first and then open new one with new information.

It is possible to close shown direct debit order and after that order is not shown at the overview of contracted direct debit orders.

7.4 GSM VOUCHERS

7.4.1 Purchased GSM vouchers

If a user wants to view previously purchased GSM vouchers, this can be done by choosing the option **GSM vouchers** – **„Purchased GSM vouchers**“ within the „**overview of payments**“ menu.

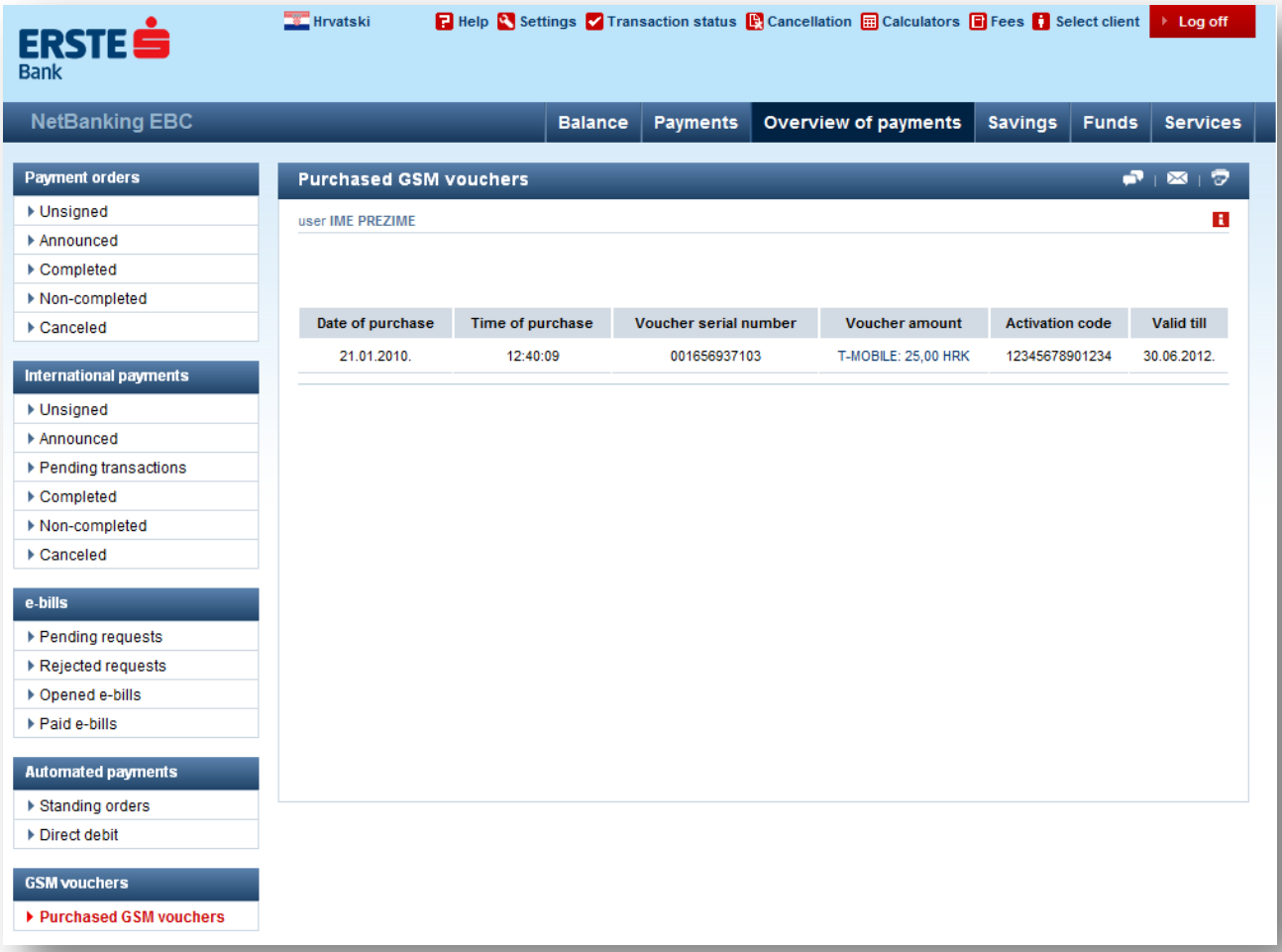


Figure 49. Purchased GSM vouchers

The last 50 purchased vouchers are shown on the screan. For showing next 50 choose the option „next“, and for returning to the previous 50 choose the option „previous“.

By clicking on the voucher value, purchased voucher will be shown.

7.5 E-BILLS

In the „overview of payments“, user can view all e-bills statuses:

- Pending requests
- Rejected requests
- Opened e-bills
- Paid e-bills

7.5.1 Pending requests

After user has requested e-bill opening, request has been sent to the e-bill issuer and changes to the status „**Pending requests**“, until it is approved or rejected.

7.5.2 Rejected requests

In a case that e-bill issuer rejected the request for e-bill opening, that request is changing it's status to **Rejected requests**.

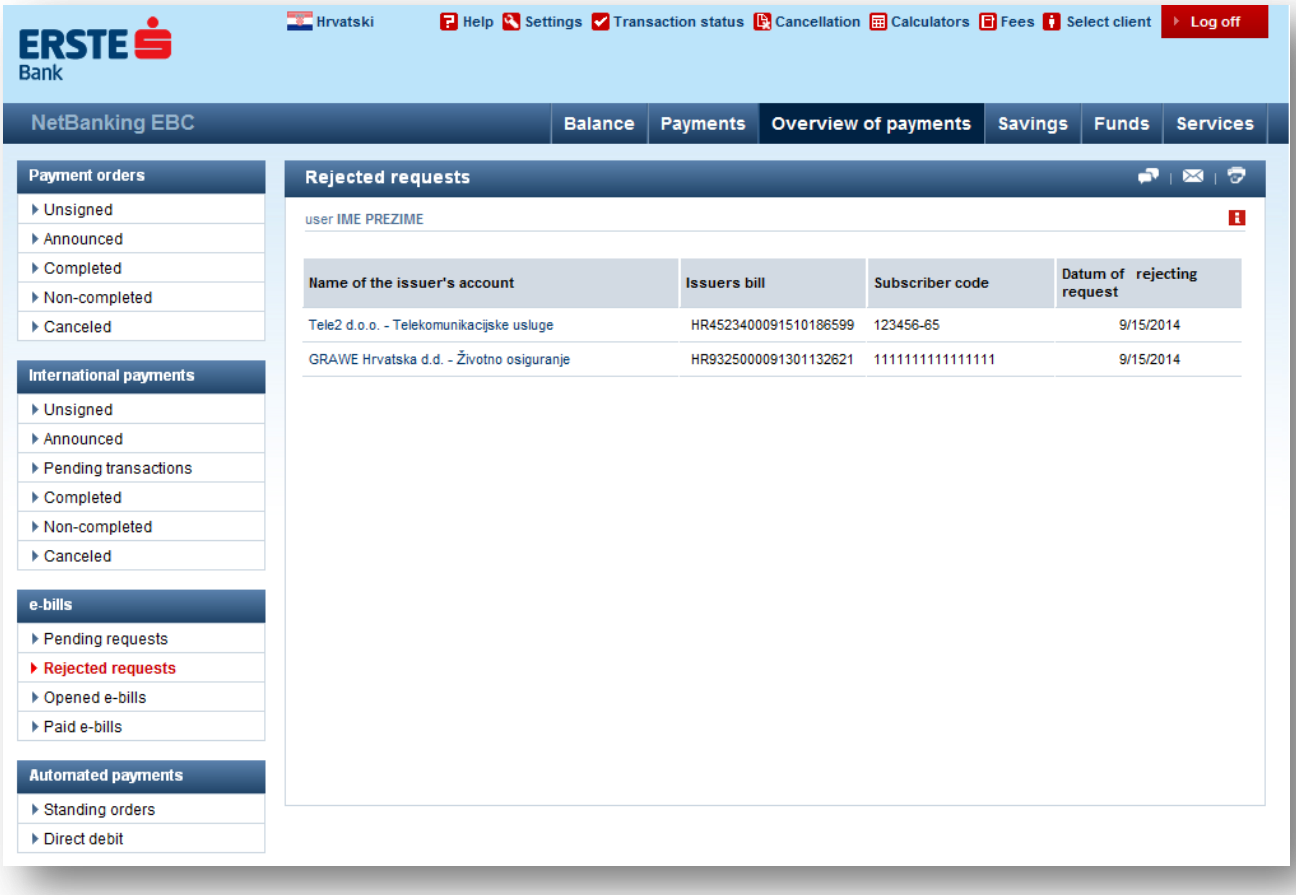


Figure 48. Rejected requests for e-bill opening

By clicking to the issuer's name, rejected request is shown, and at top of the screen reason for rejecting request is shown.

User is also notified by e-mail about the reason for rejecting request which was stated by the e-bill issuer.

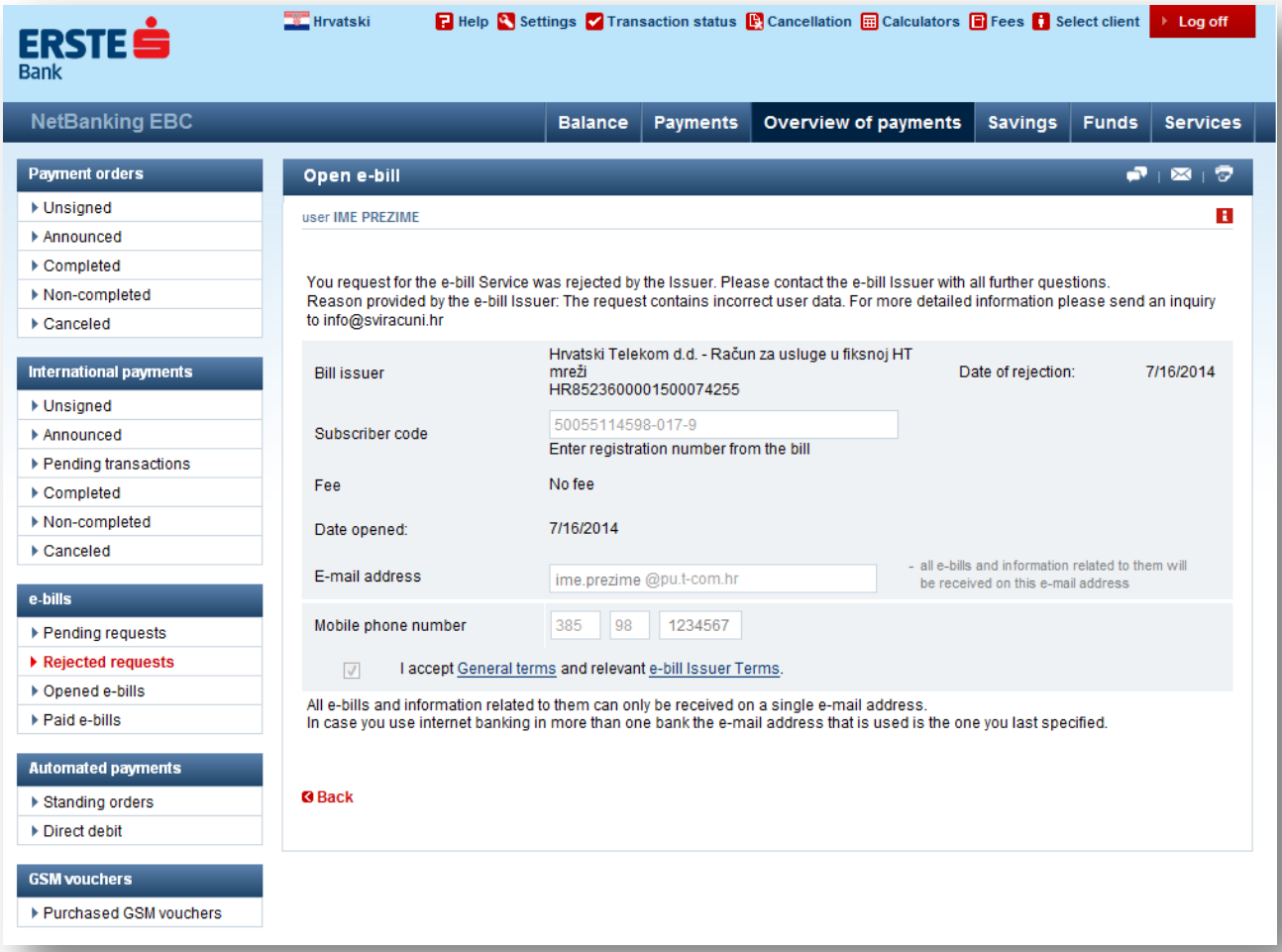


Figure 49. Overview of the rejected request – reason for rejecting

7.5.3 Opened e-bills

E-bill becomes opened after e-bill issuer's approval and it is visible under menu „**overview of payments**“, option „**E-bills – Opened e-bills**“.

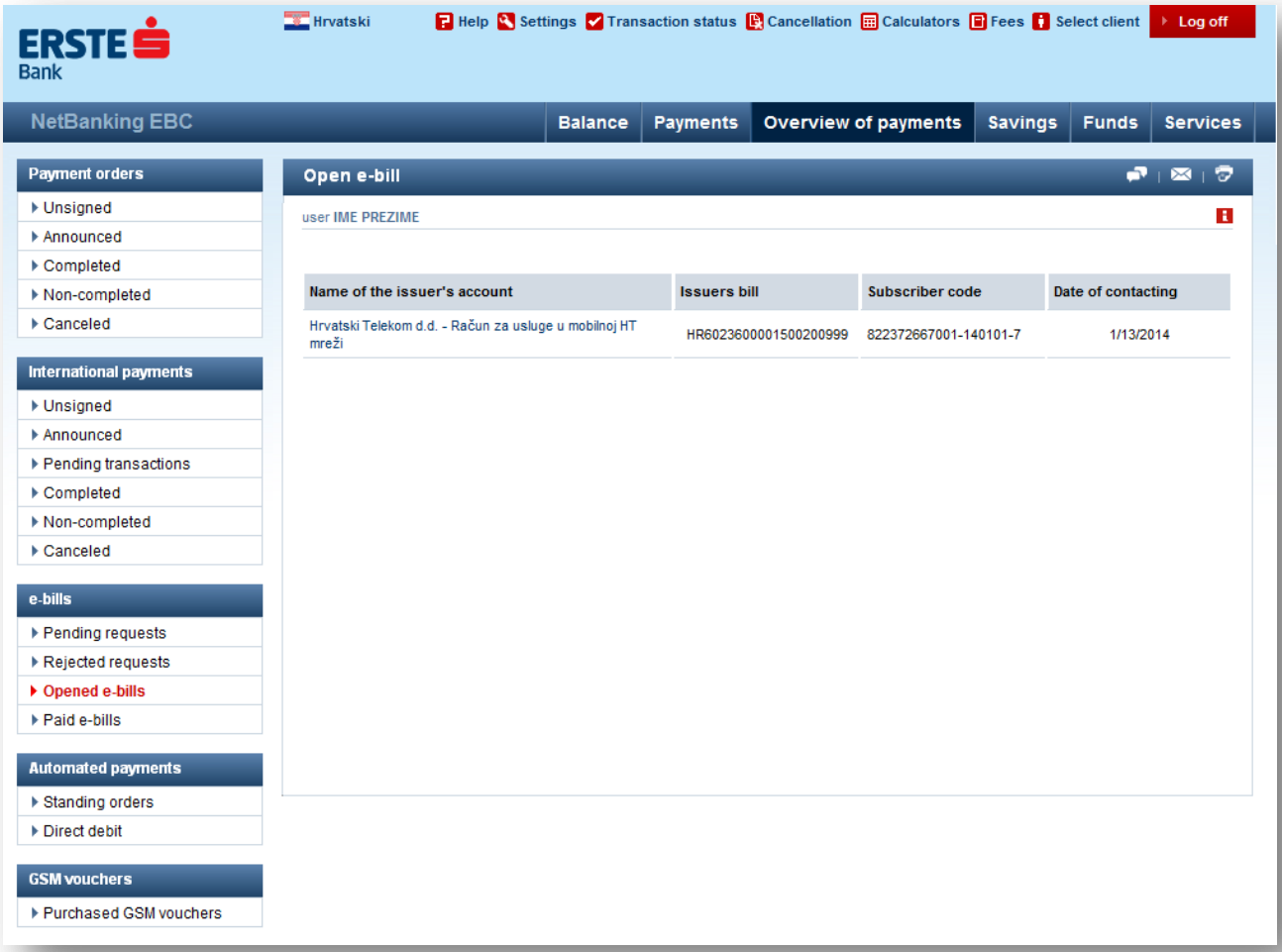


Figure 52. Overview of opened e-bills

7.5.3.1 Change of information for opened e-bill

If a user wants to change some information for his e-bill, this can be done by choosing that particular e-bill with option „**e-bills – Opened e-bills**“ and then clicking the button „**Change**“.

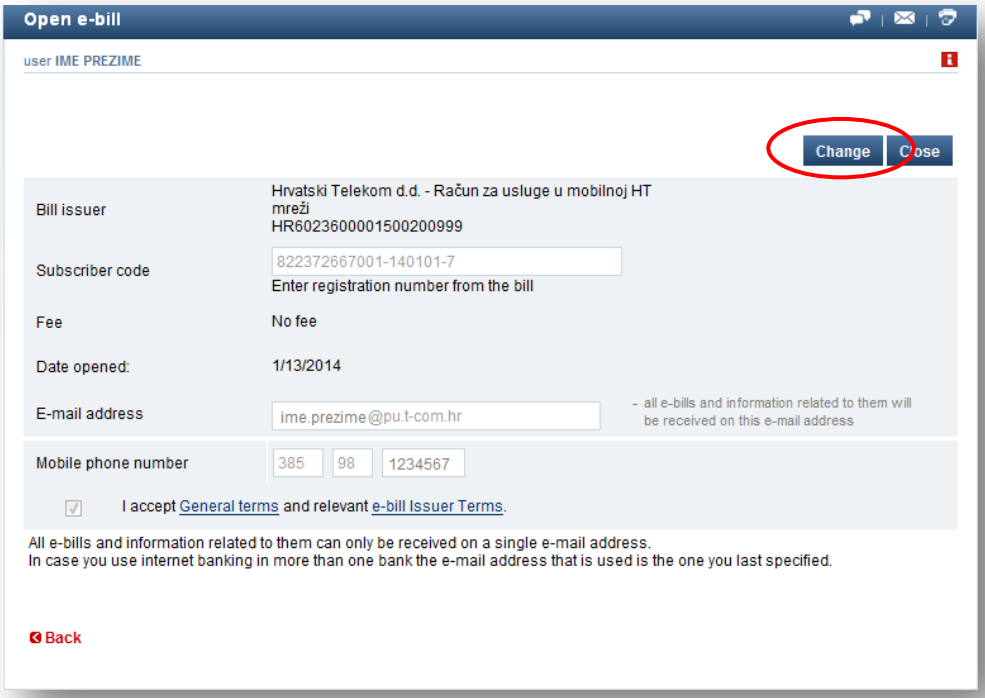

Open e-bill
user IME PREZIME
Change
Close
Bill issuer
Hrvatski Telekom d.d. - Račun za usluge u mobilnoj HT mreži
HR6023600001500200999
Subscriber code
822372667001-140101-7
Enter registration number from the bill
Fee
No fee
Date opened:
1/13/2014
E-mail address
ime.prezime@pu.t-com.hr
- all e-bills and information related to them will be received on this e-mail address
Mobile phone number
385
98
1234567
I accept General terms and relevant e-bill Issuer Terms.
All e-bills and information related to them can only be received on a single e-mail address.
In case you use internet banking in more than one bank the e-mail address that is used is the one you last specified.
Back

Figure 51. Change of information for opened e-bill

It is possible to change an e-mail address and/or mobile phone number and it is mandatory to accept General terms.

IMPORTANT: for sending e-mail notifications about e-bills it is possible to use only one a-mail address. Valid e-mail address is the one which was last entered to the field „e-mail address“.

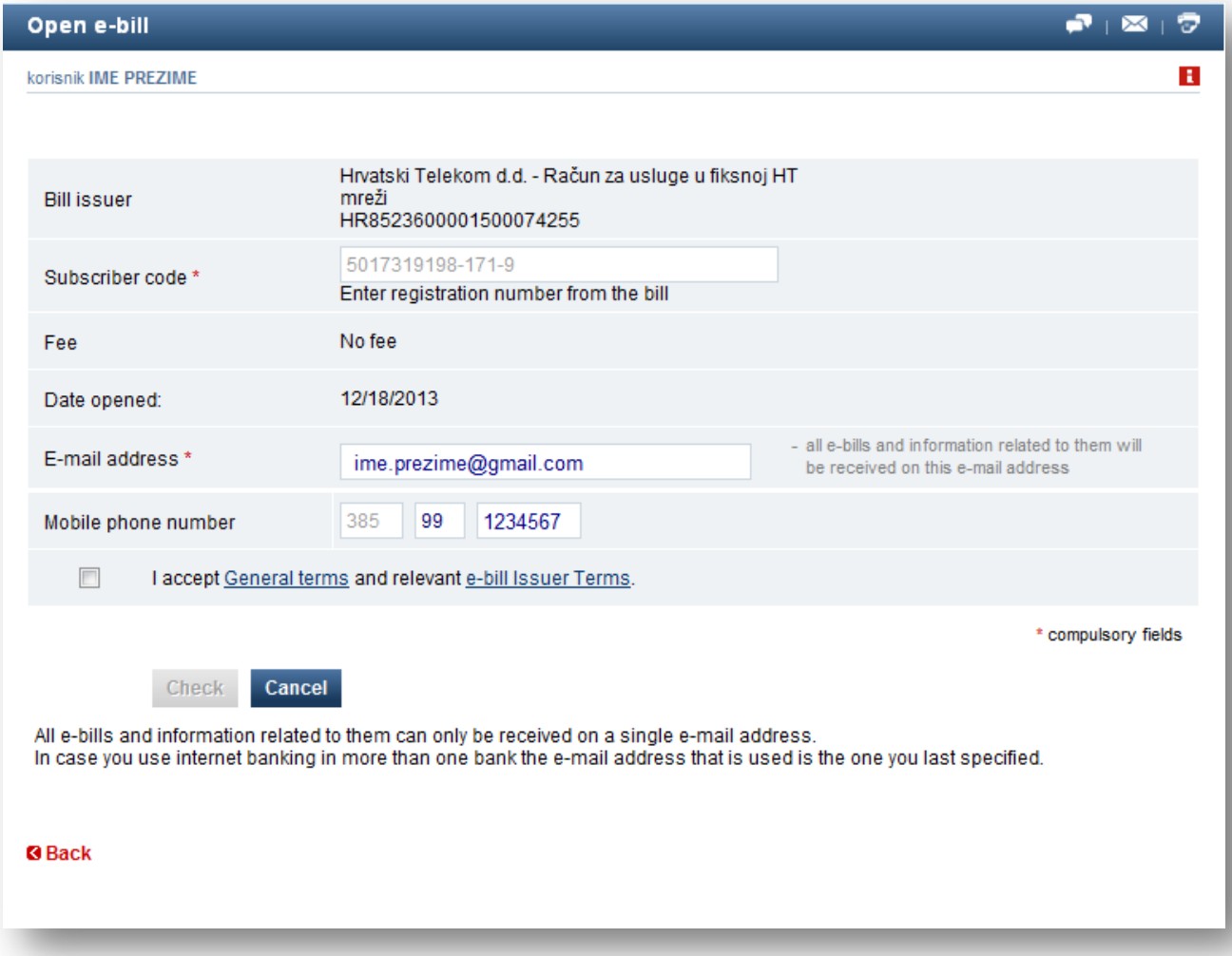

Open e-bill
korisnik IME PREZIME
Bill issuer
Hrvatski Telekom d.d. - Račun za usluge u fiksnoj HT mreži
HR8523600001500074255
Subscriber code *
5017319198-171-9
Enter registration number from the bill
Fee
No fee
Date opened:
12/18/2013
E-mail address *
ime.prezime@gmail.com
- all e-bills and information related to them will be received on this e-mail address
Mobile phone number
385
99
1234567
I accept General terms and relevant e-bill Issuer Terms.
* compulsory fields
Check
Cancel
All e-bills and information related to them can only be received on a single e-mail address.
In case you use internet banking in more than one bank the e-mail address that is used is the one you last specified.
Back

Figure 52. Change of information for one opened e-bill

7.5.3.2 Closing of e-bill

If for some reason user wants to close his e-bill, he needs to choose particular e-bill, click the button „**Close**“ and then confirm closing of e-bill.

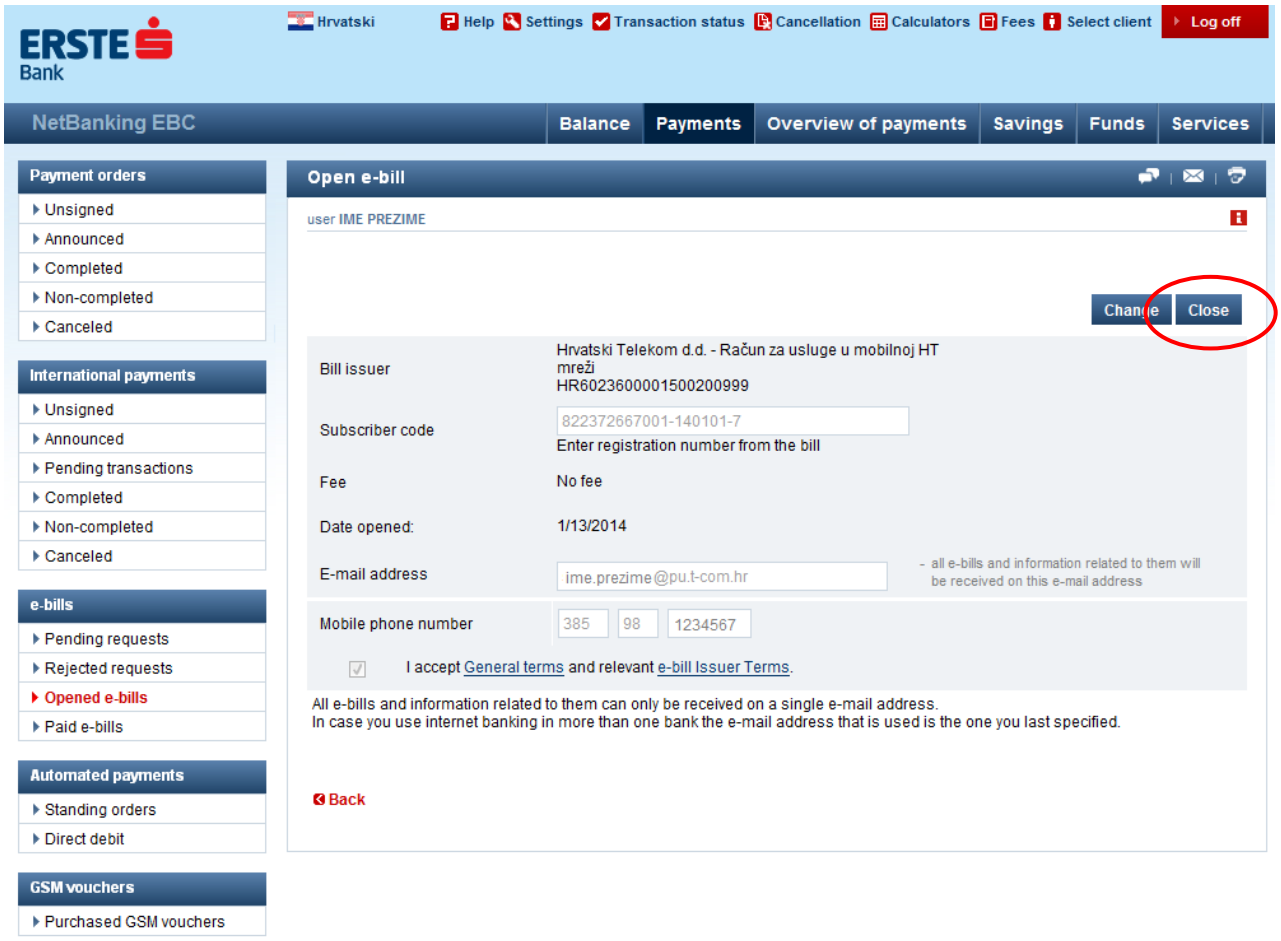


Figure 53. Closing of e-bill

After e-bill is closed, it disappears from the „Opened e-bills“ preview, and user receives e-mail notification about the e-bill closing.

7.5.4 Paid e-bills

After successful e-bill payment, it is shown under option „**e-bills – Paid e-bills**“.

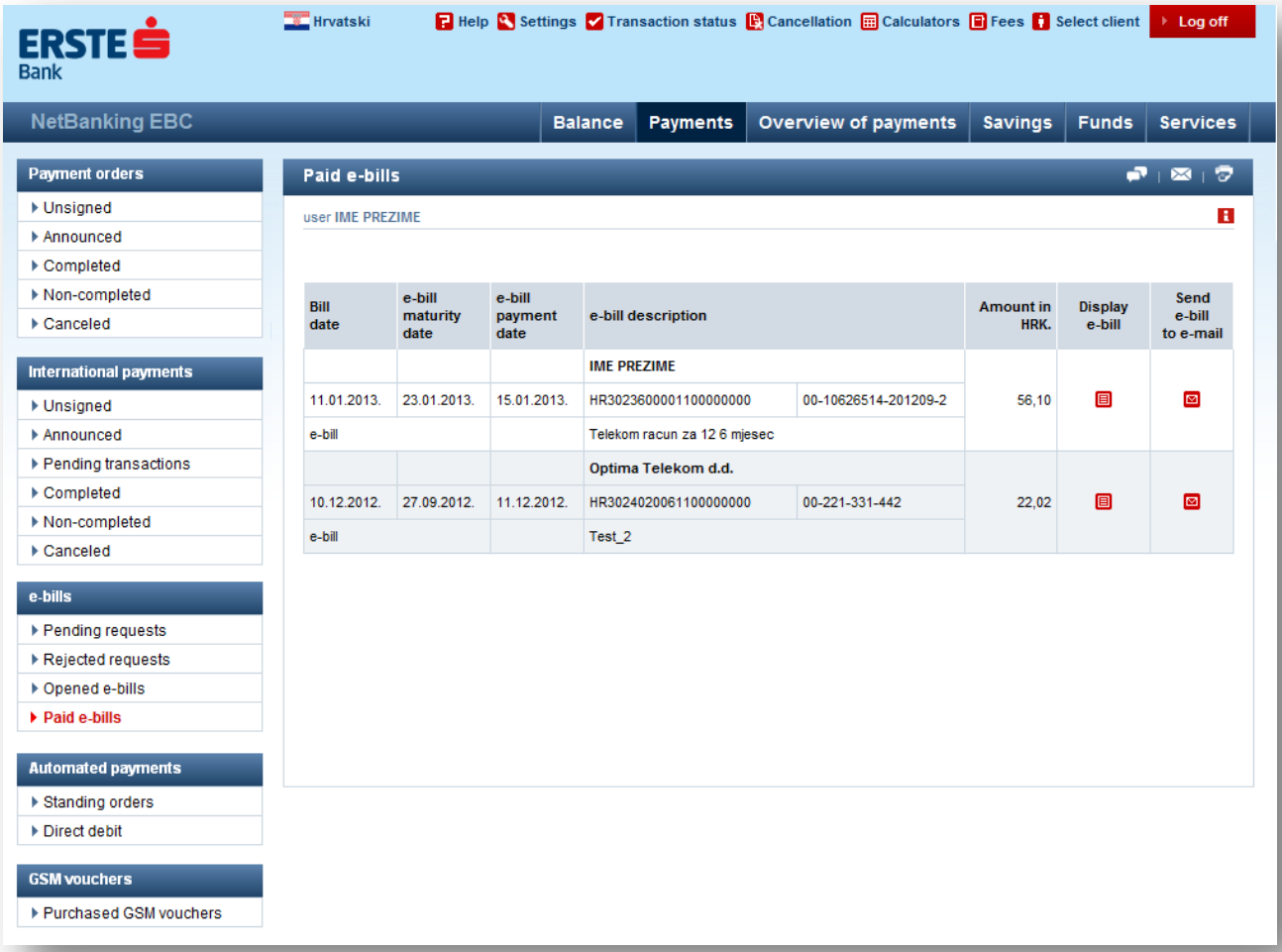


Figure 54. Overview of paid e-bills

All paid e-bills can additionally be shown on the screen in pdf format and be sent to the user's e-mail address.

8. SAVINGS

Menu „**Savings**“ enables insight into user's savings accounts, deposit orders and deposit order overview, and it includes following options:

Deposits	Deposit order overview
• Balance of deposits • Deposit order	• Announced • Completed • Non-completed • Canceled

8.1 DEPOSITS

By this menu user can view the balance of his saving deposits and make a deposit order from one of his accounts. Funds are deposited based on terms determined by user, and for deposited savings currently valid exchange rates are applied.

8.1.1 Balance of deposits

By choosing the option **Deposits – Balance of deposits** in menu „**savings**“ user can get balances for his savings accounts in the Erste Bank and accounts for which a user has a power of attorney.

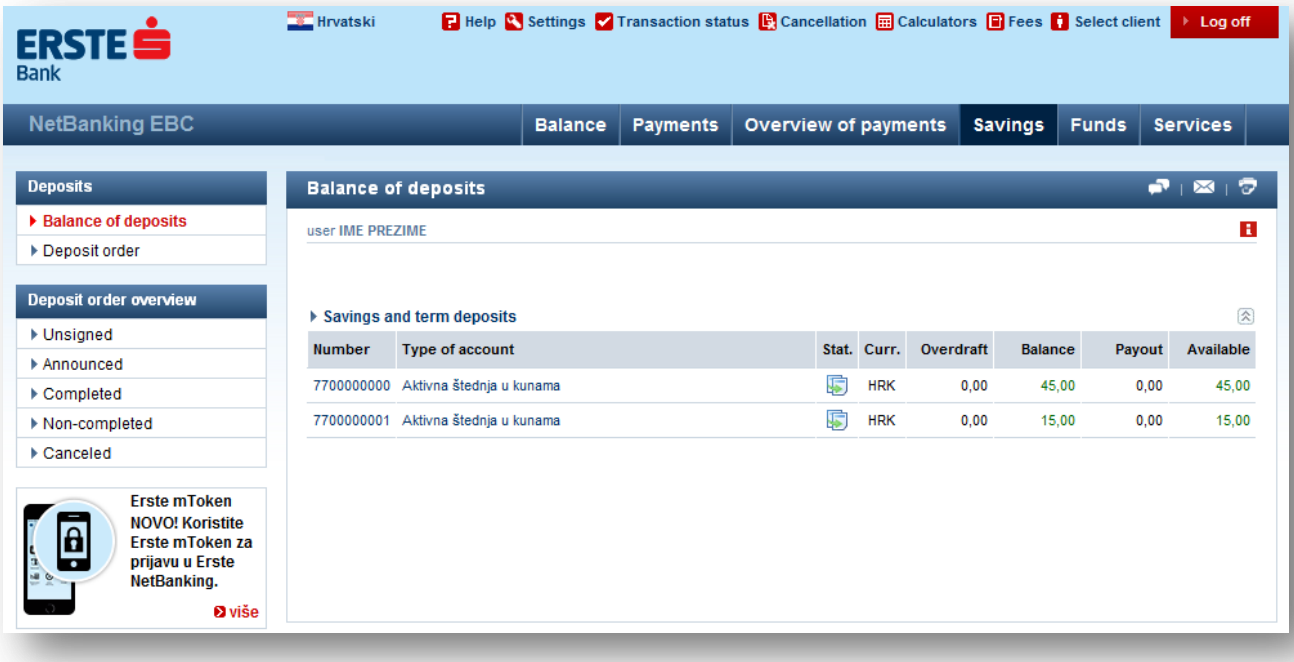


Figure 55. Overview of savings accounts

By clicking the account number, all transactions of chosen account will be shown.

Possibilities of account transactions overview are as follows:

- the last 50 transaction items are shown on the screen, for showing the next 50 user needs to choose option „next“, and for returning to previous 50 option „previous“,
- search transaction items by the currency date is possible,
- by clicking the „transaction description“ for certain deposits, detailed transaction overview is shown.

By clicking the account type on a page „**Balance of deposits**“ details related to the chosen account will be shown with possibility of changing the account name. If you click on the account name, new screen will be opened with a field for changing the account name. If user clicks on the account name, he needs to enter new name and choose the option „**Change**“. New account name that user chose will be shown in the future on Erste NetBanking. If after a while user wants to bring back previous account name, they can do it by choosing the option „**Source name**“.

8.1.2 Deposit order

By choosing the option „**Deposit order**“ user can deposit his funds by different terms that he can choose.

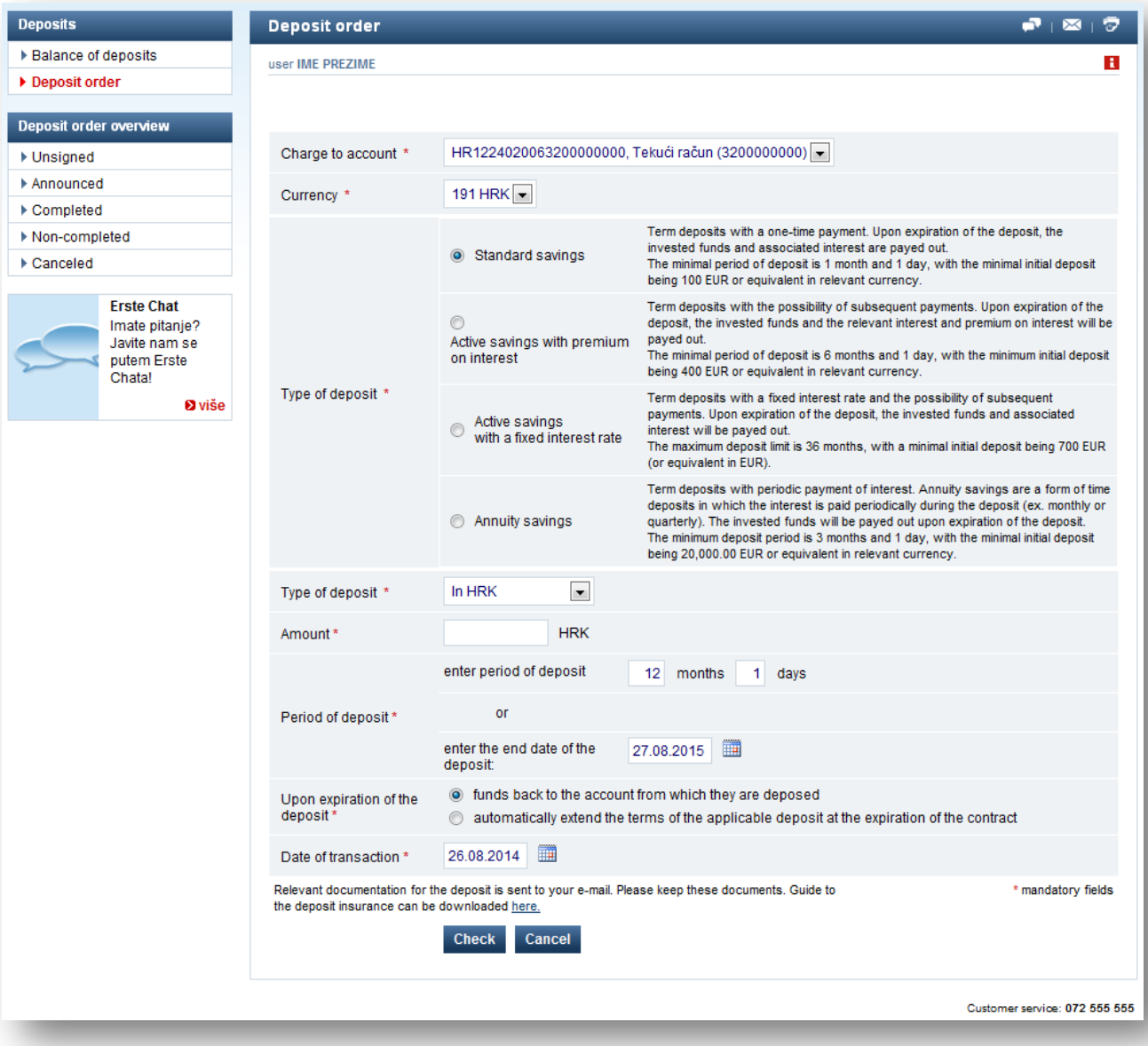

Deposits
Balance of deposits
Deposit order
Deposit order overview
Unsigned
Announced
Completed
Non-completed
Canceled
Erste Chat
Imate pitanje? Javite nam se putem Erste Chata!
više
Deposit order
user IME PREZIME
Charge to account *
HR1224020063200000000, Tekući račun (3200000000)
Currency *
191 HRK
Type of deposit *
Standard savings
Term deposits with a one-time payment. Upon expiration of the deposit, the invested funds and associated interest are payed out.
The minimal period of deposit is 1 month and 1 day, with the minimal initial deposit being 100 EUR or equivalent in relevant currency.
Active savings with premium on interest
Term deposits with the possibility of subsequent payments. Upon expiration of the deposit, the invested funds and the relevant interest and premium on interest will be payed out.
The minimal period of deposit is 6 months and 1 day, with the minimum initial deposit being 400 EUR or equivalent in relevant currency.
Active savings with a fixed interest rate
Term deposits with a fixed interest rate and the possibility of subsequent payments. Upon expiration of the deposit, the invested funds and associated interest will be payed out.
The maximum deposit limit is 36 months, with a minimal initial deposit being 700 EUR (or equivalent in EUR).
Annuity savings
Term deposits with periodic payment of interest. Annuity savings are a form of time deposits in which the interest is paid periodically during the deposit (ex. monthly or quarterly). The invested funds will be payed out upon expiration of the deposit.
The minimum deposit period is 3 months and 1 day, with the minimal initial deposit being 20,000.00 EUR or equivalent in relevant currency.
Type of deposit *
In HRK
Amount *
HRK
Period of deposit *
enter period of deposit
12
months
1
days
or
enter the end date of the deposit:
27.08.2015
Upon expiration of the deposit *
funds back to the account from which they are deposed
automatically extend the terms of the applicable deposit at the expiration of the contract
Date of transaction *
26.08.2014
Relevant documentation for the deposit is sent to your e-mail. Please keep these documents. Guide to the deposit insurance can be downloaded here.
* mandatory fields
Check
Cancel
Customer service: 072 555 555

Figure 58. Deposit order

After choosing type of deposit and filling in other mandatory fields it is required to choose the option „**Check**“ in order to check validity of information. If everything is correct, user needs to choose option „**Confirm**“ in order to create deposit order. After that, new savings account will be opened, and user will receive savings contract in e-mail.

Currently valid Bank's interest rates are applied for deposit orders.

Early deposit withdrawal can be done only personally by the client in Bank's branch with presence of the savings contract.

8.2 DEPOSIT ORDER OVERVIEW

Deposit order overview includes overview of all deposit orders conducted by user using Erste NetBanking, Erste mBanking and Erste FonBanking services, sorted by status – announced, unsigned, completed, non-completed and canceled.

8.2.1 Overview of announced deposit orders

By choosing the „**announced**“ deposit order overview, the overview of deposit orders which are set but not yet executed at the time of view is shown.

The last 50 orders are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 orders.

By clicking on the account number a detailed view of the selected order is displayed.

For a detailed listing of each announced order it is possible to:

- cancel it, by clicking on the <**cancel**> link
- change it, by clicking on the <**change**> link
- enter a new order based on the displayed order, by clicking on the <**enter new**> link

8.2.2 Overview of completed deposit orders

By choosing the „**completed**“ deposit order overview, the overview of successfully completed deposit orders is shown.

The last 50 orders are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 orders.

By clicking on the account number a detailed view of the selected order is displayed.

At the detailed overview of a particular completed order, it is possible to set new deposit order based on a shown one by clicking the option **<enter new>.**

8.2.3 Overview of non-completed deposit orders

By choosing the „**non-completed**“ deposit order overview, the overview of all set but non-completed deposit orders is shown.

The last 50 orders are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 orders.

By clicking on the account number a detailed view of the selected order is displayed.

At the detailed overview of a particular non-completed order, it is possible to set new deposit order based on a shown one by clicking the option **<enter new>.**

All non-completed deposit orders are automatically deleted after 180 days.

8.2.4 Overview of canceled deposit orders

By choosing the „**canceled**“ deposit order overview, the overview of all set and canceled deposit orders is shown.

The last 50 orders are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 orders.

By clicking on the account number a detailed view of the selected order is displayed.

At the detailed overview of a particular canceled order, it is possible to set new deposit order based on a shown one by clicking the option **<enter new>.**

All canceled deposit orders are automatically deleted after 180 days.

9. FUNDS

Menu „**funds**“ enables insight into share balance in investment and pension funds, as well as buying, sale and swap of shares in investment funds; it includes following options:

Fund overview	Investment funds	Pension funds	HB Fund
• Share balance	• Balance • General information • Purchase • Sale • Swap • Non-completed requests	• Balance • Value of shares	• Sale of shares

9.1 INVESTMENT FUNDS

9.1.1 Balances

By choosing the option **Investment funds – „Balance**“ in the menu „**funds**“ user can view shares in Erste investment funds.

By clicking on the fund name, details about chosen fund are opened; and by choosing the account number, transaction items of the chosen fund are displayed. The last 50 transaction items are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 items. At investment funds account transactions, by clicking the type of transaction (purchase /sale), confirmation of the share ownership will be shown.

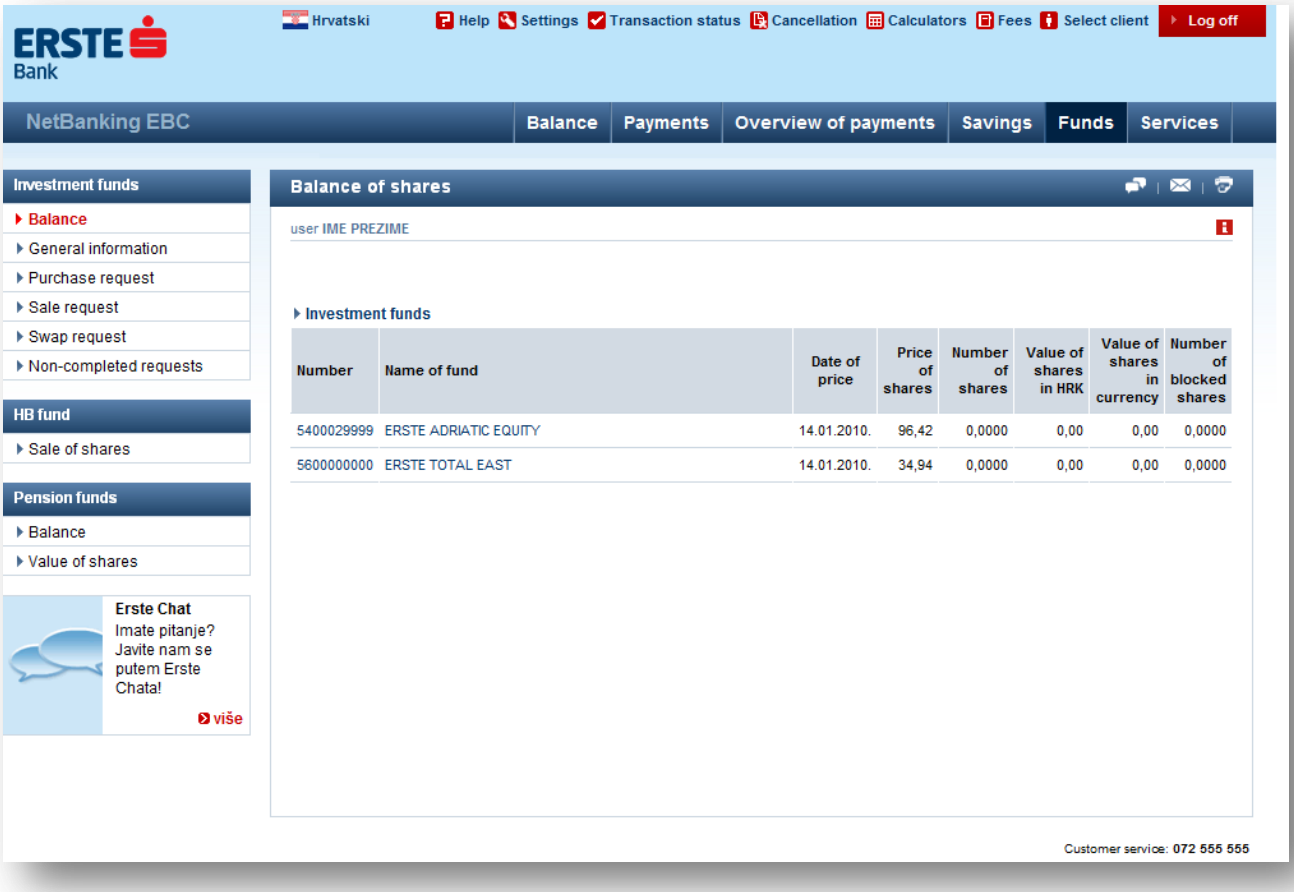


Figure 57. Shares balance of investment funds

9.1.2 General information about investment funds

Option „**General information**“ shows general information about each fund (fund name, fund type, price date, share price etc.).

By clicking the fund name, screen with detailed information about chosen fund is displayed including:

- Fund ID card
- Quarterly information,
- Statute and prospectus,
- Short statute and prospectus.

9.1.3 Purchase of shares in investment funds

By choosing the option „**Purchase**“ within the menu „**fund**“ it is possible to make a request for investment funds shares purchase.

For investment funds share purchase the following is required:

- If a user instead of stated address want to enter another address, he needs to click to „alternative address“ and enter alternative address. User will receive confirmation about shares ownership from Erste-invest to that address.
- Choose a fund name to purchase a share
- User needs to mark whether with purchase request he will pay the wanted amount and if he will, choose the account and currency for payment (only making a request doesn't necessarily mean a payment; those two steps are possible to make at once or separately).

- Enter amount of shares to the field „amount“
- Fill in the fields in **Additional information** section:
  - **Personal status:** choose one of the options: employee, entrepreneur, unemployed, retired, student;
  - **Type of employer;** choose one of the options: private sector, civil service, state/local government bodies, public enterprises, none of the above
  - **Planned annual investment;** choose one of the options: less than 200.000,00 HRK, less than 500.000,00 HRK, less than 1.000.000,00 HRK, more than 1.000.000,00 HRK
  - **Realised funds for investment**
  - **Are you a foreign politically exposed person**: choose yes or no

    Explanation of who is a foreign politically exposed person:

    A. every person with permanent or temporary residence in a foreign state which serves, or has served in the past year in a prominent public position (presidents, heads of state, ministers, and their deputies and assistants), members of legislative bodies, judges of courts for which legal remedies cannot be used against verdicts, except in exceptional cases, judges of financial courts and members of the central bank council, ambassadors, consuls, and high officers of the armed forces, members of boards of directors and supervisory boards of companies owned wholly or predominantly by the state
    B. close family members of persons described under A. which include spouses or common-law partners, parents, brothers and sisters, as well as children and their spouses or common-law partners,
    C. close associates of persons described under A. which share a joint income from property or an established business relationship or which have close business contacts with persons described under A.
  - **Current occupation**
  - **Note:** if necessary, write something in note

- Accept General terms

After filling in all necesarry fields user first needs to choose option „**Check**“ in order to check validity of entered information, and if everything is correct, choose the option „**Confirm**“.

By choosing the option „**Confirm**“:

- Payment order will be created and conducted (if user marked that he wants to immediately pay for purchased shares and if account has enough funds)
- Purchase request will be sent to Erste Asset Management
- Erste Asset Management will process the request

Value of purchased shares will be visible on Erste NetBanking in mostly two working days.

9.1.4 Selling shares in investment funds

By choosing the option „**Sale**“ within the menu „**Funds**“ it is possible to sell investment funds shares.

For selling investment funds shares it is necessary to:

- Choose a fund name to sell a share
- Enter amount in kunas, number of shares to be sold or choose sale of all shares
- Enter the account number for funds payment
- Accept General terms
- If a user instead of stated address wants to enter another address, he needs to click to „alternative address“ and enter alternative address. User will receive confirmation about share ownership from Erste Asset Management to that address.

After filling in all necesarry fields user first needs to choose option „**Check**“ in order to check validity of entered information, and if everything is correct, choose the option „**Confirm**“.

By choosing the option „**Confirm**“, request for shares sale will be send to Erste-invest and it will be visible on Erste Netbanking in mostly two working days.

9.1.5 Swapping shares in investment funds

By choosing the option „**Swap**“ within the menu „**Funds**“ it is possible to swap investment funds shares.

For swapping investment funds shares it is necessary to:

- Choose a fund name to swap a share (from which fund to which)
- Enter amount in kunas or number of shares to be swapped
- Accept General terms
- If a user instead of stated address want to enter another address, he needs to click to „alternative address“ and enter alternative address. User will receive confirmation about shares ownership from Erste-invest to that address.

After filling in all necesarry fields user first needs to choose option „**Check**“ in order to check validity of entered information, and if everything is correct, choose the option „**Confirm**“.

By choosing the option „**Confirm**“, request for shares swap will be send to Erste-invest and it will be visible on Erste Netbanking in mostly two working days.

9.1.6 Non-completed requests

Non-completed requests in business with investment funds, i.e. requests that were set but are not completed are visible under option „**Non-completed requests**“ under menu „**funds**“.

The last 50 requests are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 requests.

9.2 PENSION FUNDS

9.2.1 Balances

Overview of „Erste Plavi“ pension funs enables the insight of pension funds balance. Beside the account number and fund name, accounting units and amount in HRK are displayed.

By clicking the account number, transactions items for chosen account are displayed.

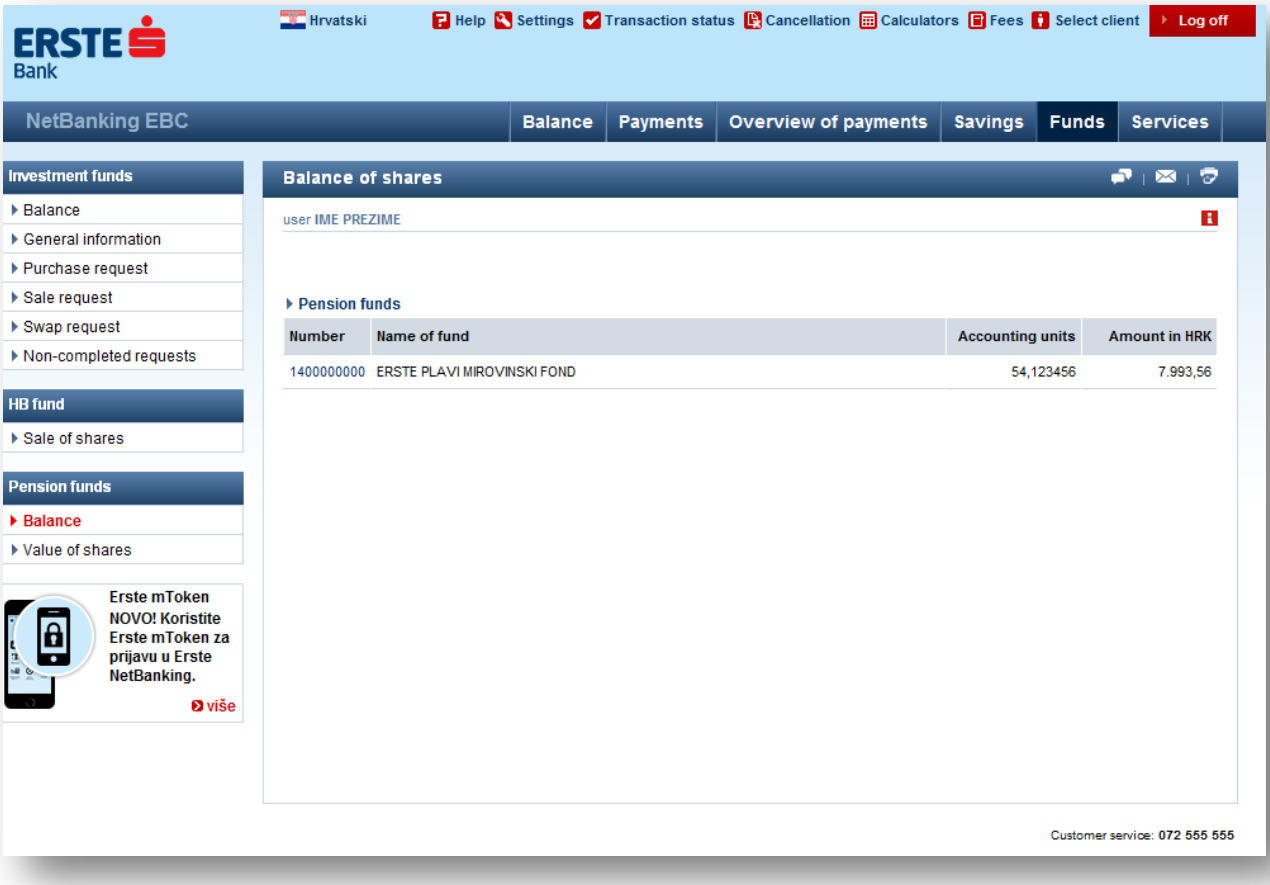


Figure 58. Balance overview of pension funds

9.2.2 Value of shares

By choosing the option „**Value of shares**“ overview of current values of accounting units of all Erste pension funds is displayed.

10. SERVICES

Menu „**services**“ enables activation of new electronic services and ordering and view of cheques; it includes following options:

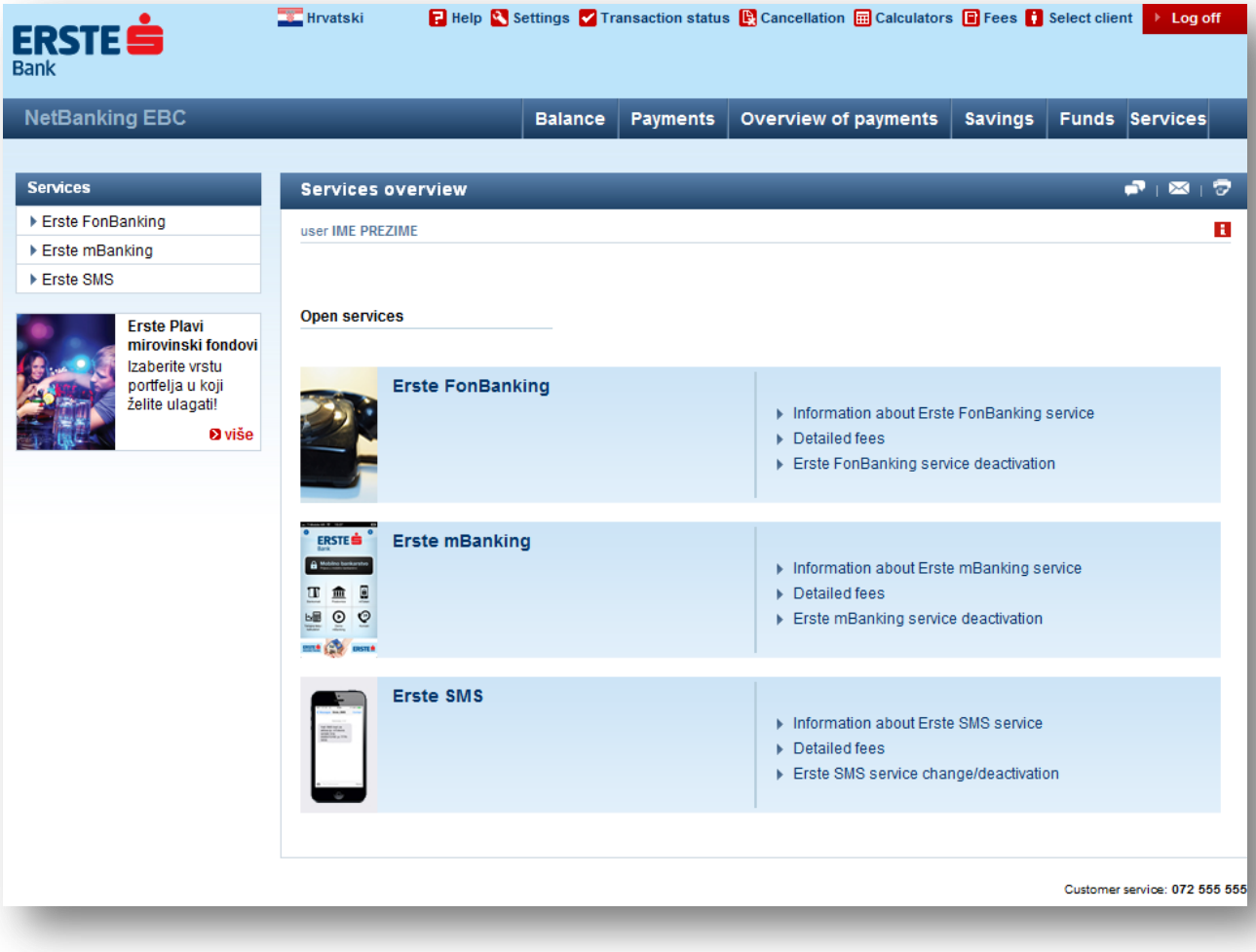


Figure 59. Overview of activated services

10.1 ACTIVATION OF SERVICES

10.1.1 Erste FonBanking

Erste FonBanking service can be activated by choosing the menu „**services**“, option **Activation of services** – **„Erste FonBanking**“. In order to activate service, user needs to accept General terms of Erste FonBanking service and choose the option „**Open service**“. By choosing the option „**Cancel**“, user can cancel service activation.

10.1.2 Erste mBanking

Erste mBanking service can be activated by choosing the menu „**services**“, option **Activation of services** – **„Erste mBanking**“. In order to activate service, user needs to enter his mobile phone number, choose operating system of his mobile phone (Java, iPhone or Android), accept General terms of Erste mBanking service and choose the option „**Open service**“. By choosing the option „**Cancel**“, user can cancel service activation.

10.1.3 Erste SMS

By choosing the menu „**services**“, option **Activation of services – „Erste SMS**“, new screen is opened where user needs to fill in information needed for activation of receiving Erste SMS messages. In order to activate service, user needs to choose type of information which will be received, enter his mobile phone number, accept General terms of Erste SMS service and choose the option „**Open service**“. By choosing the option „**Cancel**“, user can cancel service activation.

11.FINANCIAL MANAGEMENT

11.1 Financial management

Managing finances is a functionality that enables advanced control and planning of your income and expenses in a simpler way.

Some of the possibilities are:

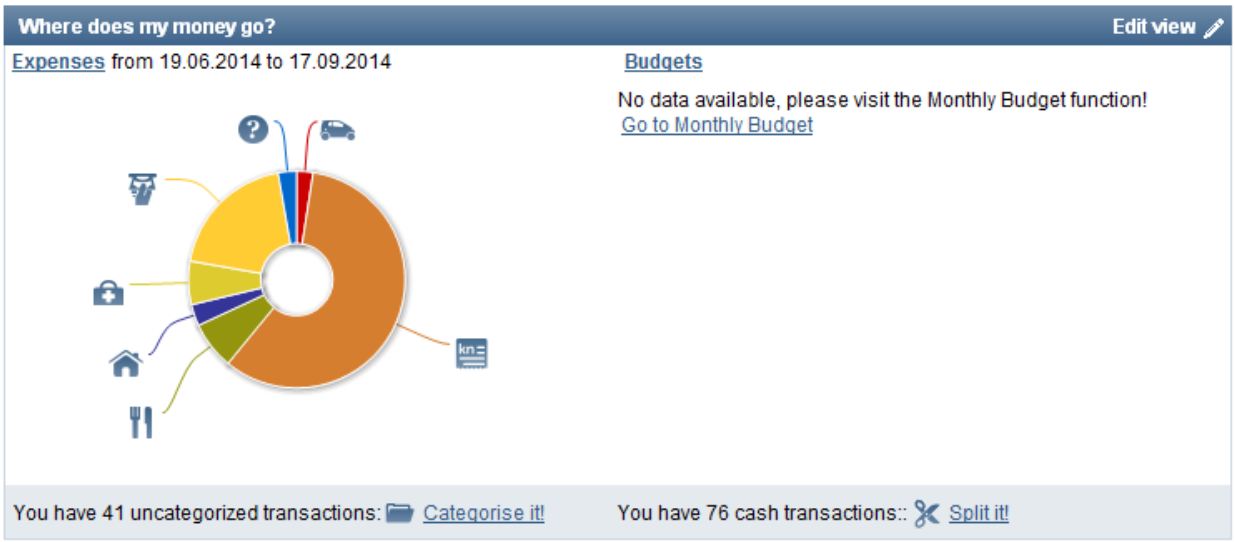
- Automatic categorization of transactions per transaction, savings and credit accounts incurred by any channel
- Interactive analysis by main categories and subcategories
    - Three kinds of graphs
    - Calendar display
    - Daily monetary flow
    - Advanced filters

- Creating an overall budget, main category and/or subcategories
- Detailed balance overview
- Detailed historical overview of the balance (balance overview on a specific date)
- Estimated costs
    - Card transactions and payments that are yet to be excetued
    - Estimated transactions based on previous consumption

Access to personal accounts is enabled (current, giro and foreign currency), and also acces to loans, savings, shares in investment funds and credit cards. Access is not enabled for accounts for which the user has a power of attorney. .

11.2 Overview of key informations - Widgets

At Erste NetBanking homepage you will have access to a short overview of key informations from Financial management. User can choose between two widgets of their own choice (to edit press the Edit key, then press the Edit symbol).


Where does my money go?
Edit view
Expenses from 19.06.2014 to 17.09.2014
Budgets
No data available, please visit the Monthly Budget function!
Go to Monthly Budget
You have 41 uncategorized transactions: Categorise it!
You have 76 cash transactions:: Split it!

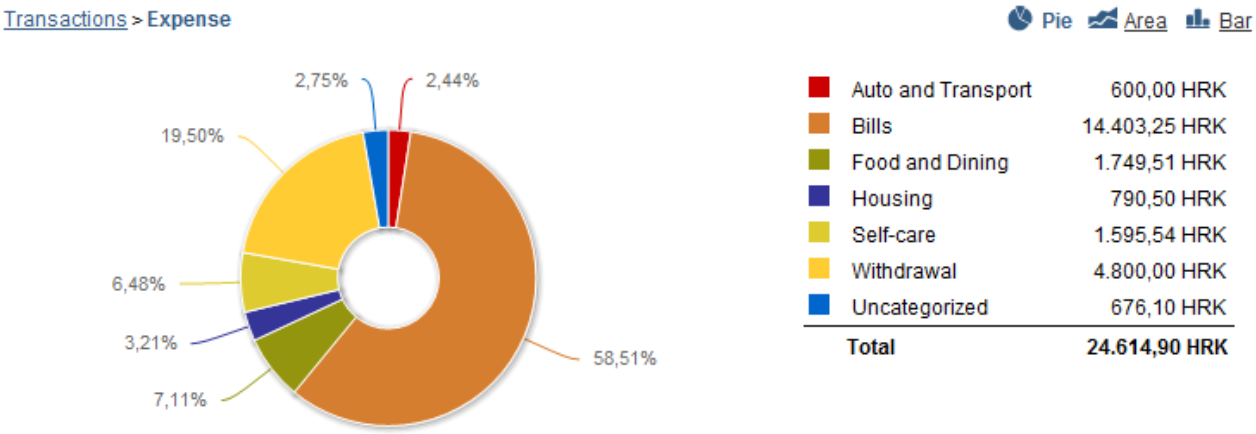
Available widgets:

- Pie, Area i Column chart overview
- Budget overview
- Own and Owe overview
- Balance history overview

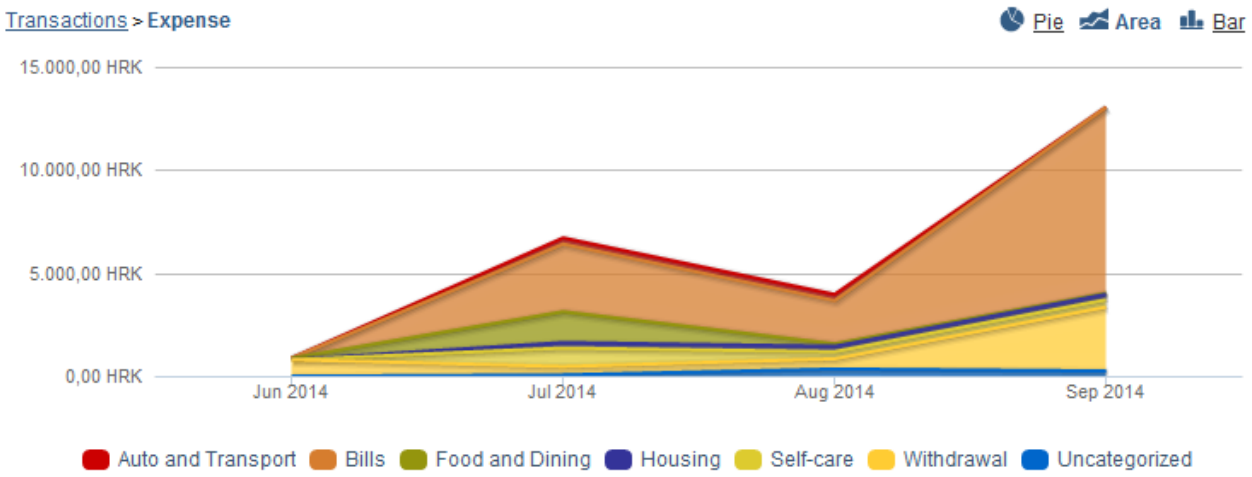
11.3 Analysis

Analysis shows transactions on your accounts and credit cards categorised in finance managing categories (main categories and subcategories). You can choose between three types of graphs (charts):

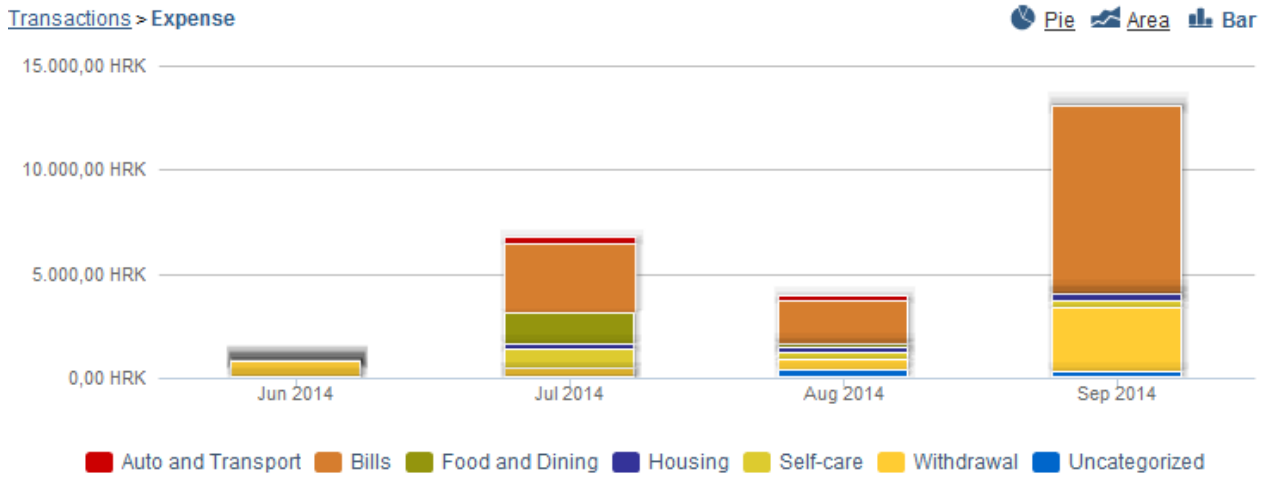
- **Pie** display of percentage of a certain category



- **Area** : display by time period and percentage

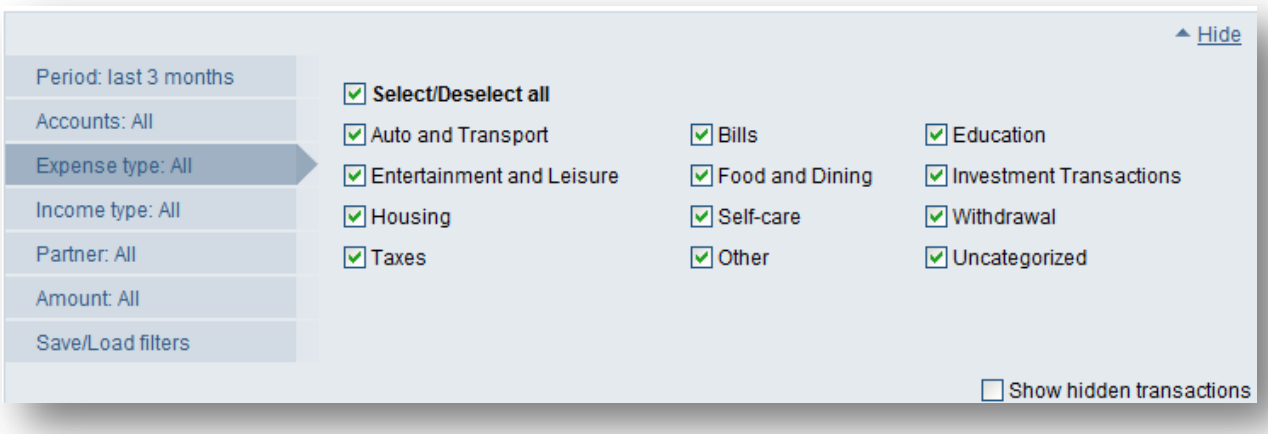


- Column : display by time period and percentage



By clicking the „Transaction“ option in the upper left corner you can choose to analyze income or costs. Access to specific subcategory transactions is enabled by clicking on a specific subcategory on the chart.

11.4 Filter



Filter enables you advanced filtering on the following parameters:

- Time span – choose the time span for which you wish to display the transactions
- Accounts – choose the accounts and credit cards for which you wish to display the transactions
- Type of expense – choose the categories of expense you wish to display
- Type of income – choose the category of income you wish to display
- Partner – search by key word of the partner (name of the commerce, name of the payee, etc.)
- Amount – define a range of transaction value you wish to display

Configuration of the filter can be saved and uploaded by choosing the option „Save/ upload filters“. By entering the name of your own choice and selecting the „Accept“ option you can save your own template. To upload a filter choose the selected template from the drop-down menu.

To restore the filter to its default settings select the „Save/ upload filters“ option, then select „Set default filter settings“.

By selecting the „Show hidden transactions“ the display of hidden transactions is enabled. The transaction can be hidden on the re-categorize screen.

11.5 TRANSACTION OVERVIEW

Transactions can be displayed as:

1. **List**

Date	Partner name	Amount	Category	Action
17.09.2014	EFT-POS transakcija 602011XXXXXX0289, MUELLER TRGOVINA ZAG	-17,00 HRK		
16.09.2014	602011XXXXXX0289, ERSTE ATM A2101001 ZAGREB, IVANA...	-100,00 HRK		
15.09.2014	EFT-POS transakcija 602011XXXXXX0289, BIO & BIO	-47,05 HRK		

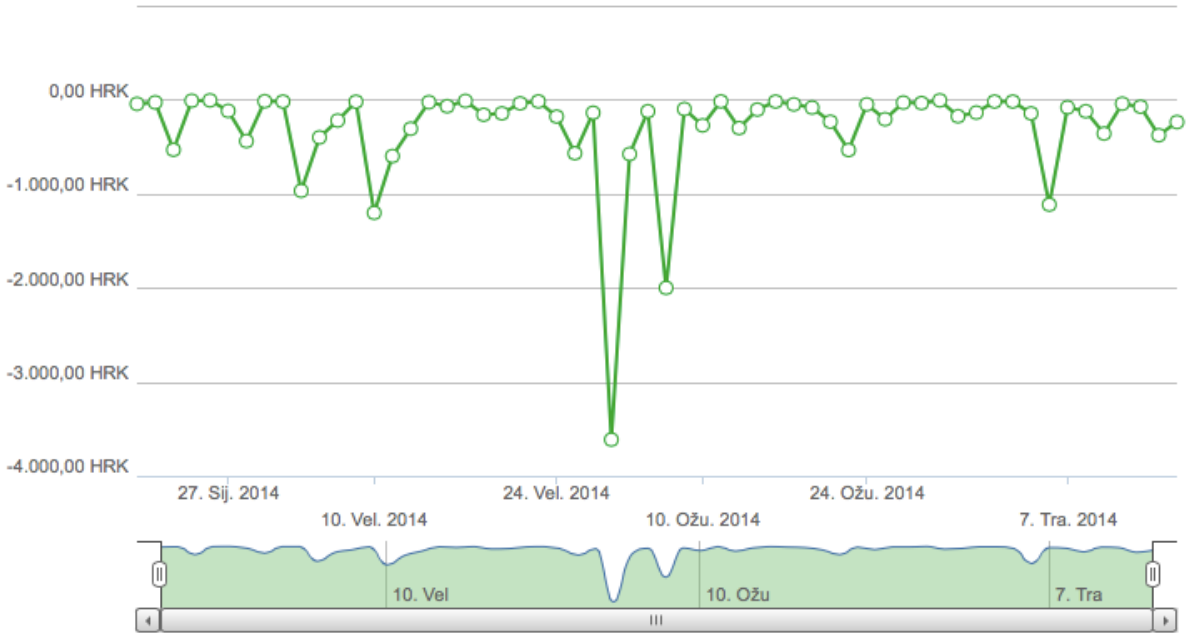
- Layout in a form of a list with columns:
  i. Date
  ii. Name of the partner
  iii. Amount
  iv. Category
  v. Share
- The list can be sorted by the first three columns by selecting the coulmn name.
- Transactions can be hidden and categorized differently by clicking the category icon

- An individual transaction can be divided into several smaller transactions by clicking the scissors icon /*
- A drop-down menu, from which you can choose the number of rows to be shown, is located on the bottom of the list

2. Calendar

- Overview of transactions sorted by the dates of execution. If multiple transactions were executed on a certain date the number of those transactions will be visible, and by clicking on it a screen with the list of all the transactions will be visible .
- You can manually add a transaction on your virtual account by clicking the + key.

3. Daily monetary flow



- Chronological diplay of transactions

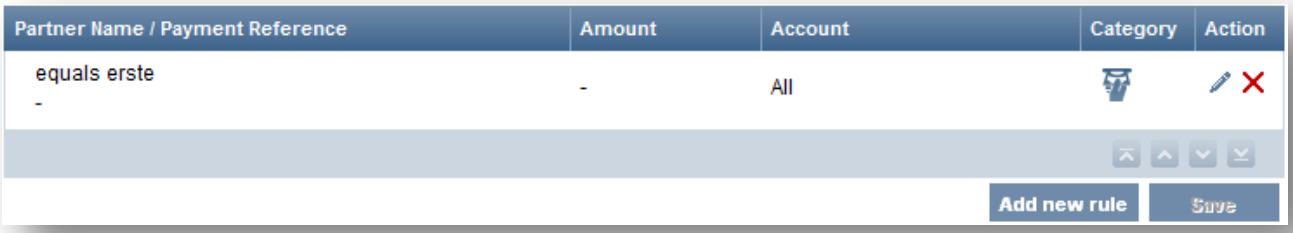
„Add transaction“ option enables you to manually add a transaction on your virtaul account.

At the bottom of the screen there is a CSV export option which enables the export of the current overview to a CSV file (UTF-8 format).

11.6 Rule management

You can add your own rules during the re-categorization in analysis by clicking the *Use this category next time* option or by clicking the *Create new rule* option.

Rules can be created by type (income or outcome), account, partner, reference number and amount to the definition of main categories and subcategories.

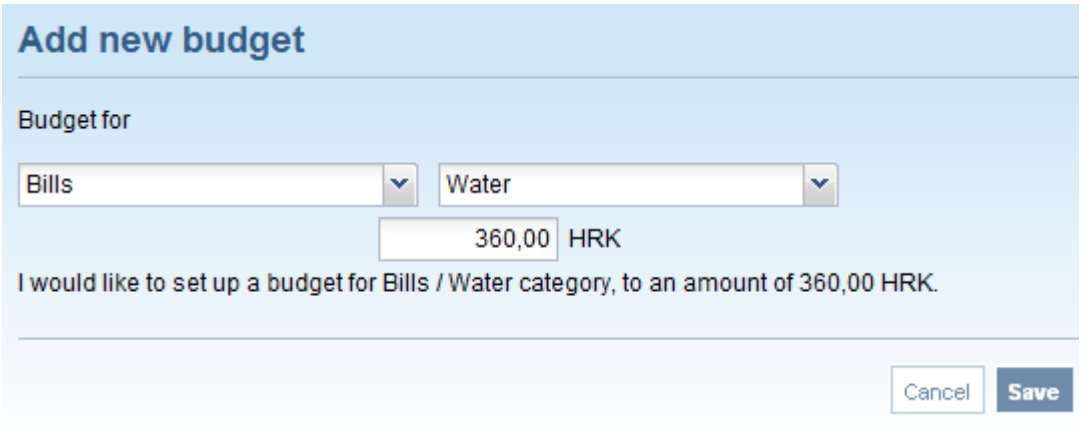


11.7 Budgets

Set your own budget to help monitor the spending. Finance management will categorize your expenses and update the percentage of the spent budget, it will also calculate the remainig amount of funds. You can set budgets for total consumption or for any main category and subcategory.

11.7.1 Creating a budget

By clicking the „Create new budget“ option a new screen for creating a new budget will appear. At the begging of the month new budgets are created that are identical to those of previous month.



11.7.2 Display of budget

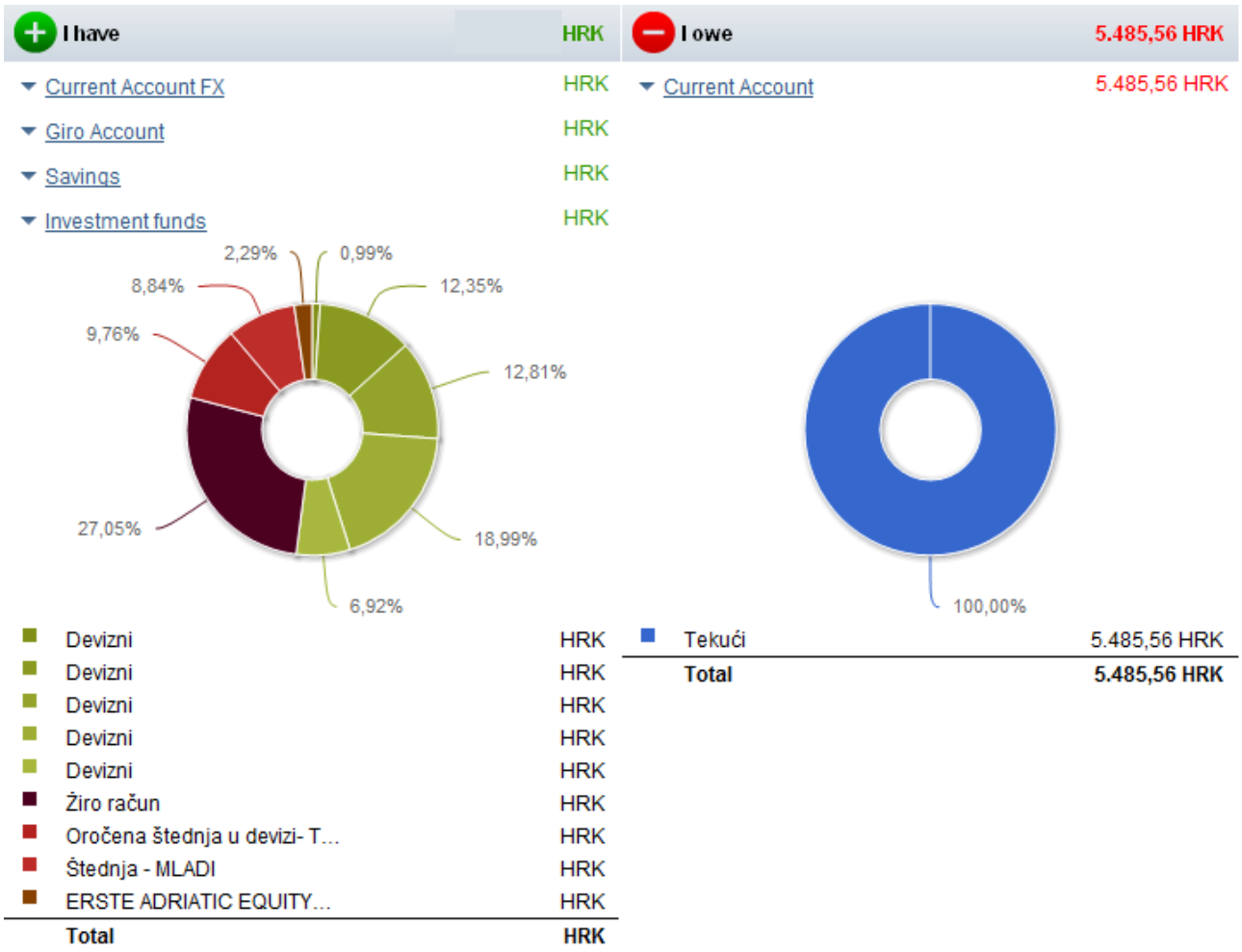
Created budgets are displayed in a table that is sorted by the amount of the set budget. For every budget you can see:

- Set category
- Incurred costs
    - Amount spent in a certain category, by clicking on the amount Analysis with a prepared filter for transaction date and category is opened
- Budget status
    - If less than 70% of the budget is spent the status bar is green
    - If 70-90% of the budget is spent the status bar is orange
    - If more than 90% of the budget is spent the status bar is red
- Set budget amount
- action: delete or edit budget

It is possible to view the budgets for previous months by using the keys above the budget table.

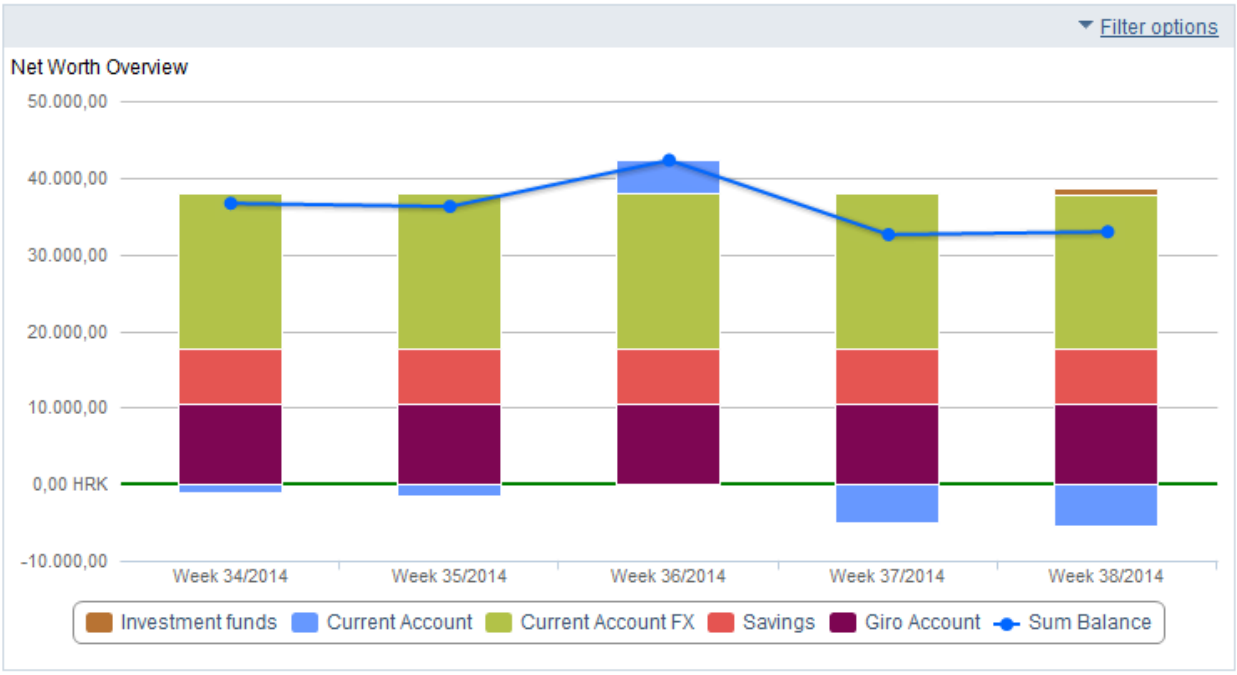
11.8 Balance overview

Balance overview enables you insight into the status of all your accounts.



11.9 Balance history

Balance history enables you insight into a certain period in the past. It allows you to easily analyze trends in your previous incomes and outcomes.

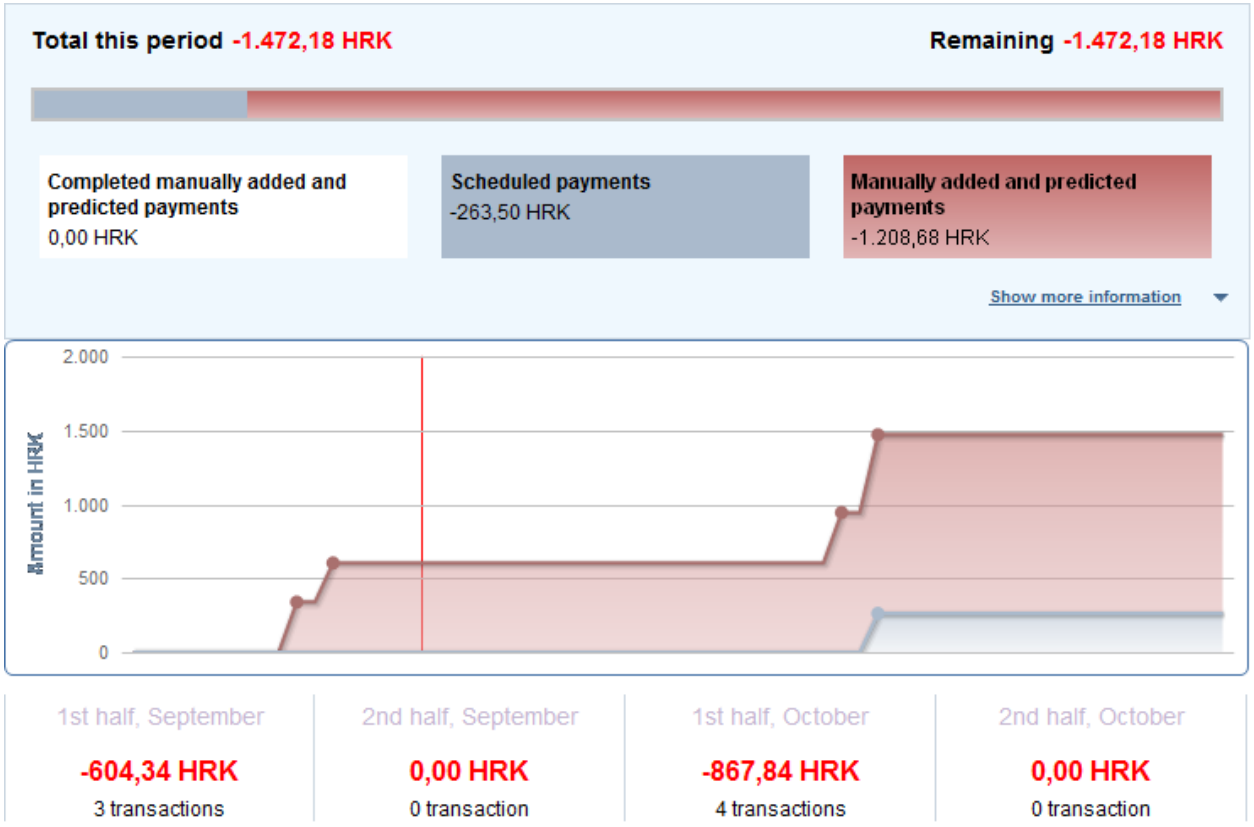


You can turn the accounts on and off by clicking on their names.

By clicking the *Filter options* option you can set a time span for which you wish to see the balance overview.

11.10 Future costs

Future costs enable you to predict the upcoming costs and incomes based on previous transactions and also upcoming card transactions and payment orders that are yet to be executed.



11.11 Managing anticipated transactions

Finance management automatically tracks all your transactions and finds patterns in your incomes and outcomes, it then creats *Sketch prediction.*

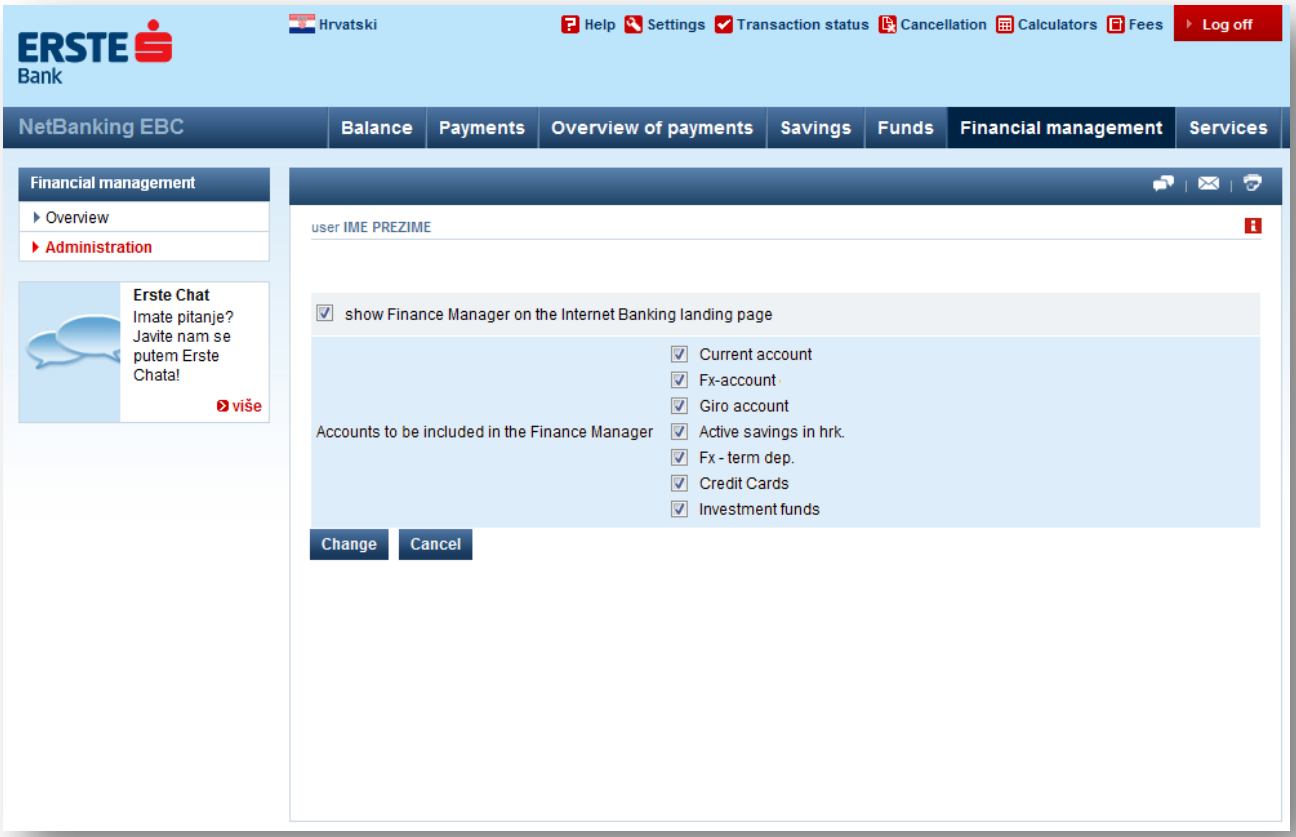
Transaction are located based on key partners, amount and frequency (monthly, bimonthly, quarterly, sem-annual and annual.

Confirming the transaction by clicking the option, the transaction is added from Sketch prediction to upcoming anticipated transaction. If you wish to additionally configure the transactions click on the parter name and edit the chosen fields.

To dismiss the transaction press the minus key ( ).

11.12 Administration

By removing the overview of key information (widgets) from the homepage and by choosing the account you wish to upload it is possible to adjust Finance management. The key to open the administration is located on the left side of the screen at every moment.


ERSTE Bank
Hrvatski
Help
Settings
Transaction status
Cancellation
Calculators
Fees
Log off
NetBanking EBC
Balance
Payments
Overview of payments
Savings
Funds
Financial management
Services
Financial management
Overview
Administration
Erste Chat
Imate pitanje? Javite nam se putem Erste Chata!
više
user IME PREZIME
show Finance Manager on the Internet Banking landing page
Accounts to be included in the Finance Manager
Current account
Fx-account
Giro account
Active savings in hrk.
Fx - term dep.
Credit Cards
Investment funds
Change
Cancel

11.13 Addition: Categories

Finance management enables you categorization in 18 main categories and 63 subcategories. The categories are:

OUTCOME
Car and transport
Fuel, toll
Maintenence and service
Parking
Public transportation
Car repayment
Car ensurance
Monthly costs
Utilities
Water
Gas
Electricity
Heating
Mobile phone
Telecommunications
Television
Loan repayment
Credit cards
Maestro Plus installment
Other expenses
Education
Books and equipment
Student loan
Tuition fee
Entertainment and free time
Entertainment
Gifts
Hobby
Newspaper/ Magazines/ Books
Sports
Toys
Travel
Movies/ Theater / Concerts
Food and Catering
Bars
Restaurants
Fast Food
Caffee bars
Groceries
Investment
Investment transactions and fees
Savings
Buying shares in investment funds

INCOME
Salary
Salary
Savings and investment
Savings and investment
Extra income
Extra income
State payments
Child benefits
Social welfare
Unemployment benefits
Tax return
Others
Others
Uncategorized transactions

Home and accommodation
Cleaning
Furniture and maintenence
House electronics
Property insurance
Pets
Rent
Real estate loan
Self-care
Clothing and footwear
Body care
Pharmacy
Hospitals and doctors
Life and health insurance
Drugstores
Pension funds
Cash withdrawals
ATM
Branch
Tax
Tax
Others
Others
Uncategorized categories